

Metrobank Corporate Governance Practices (as of June 1, 2026)

Reference	Question	Answer	Existing Practices												
A.1 Basic Shareholders Right															
A.1.1	Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days?	Yes	<p>The Bank treats all its shareholders fairly and equitably, and also recognizes, protects and facilitates the exercise of their rights. The Board shall respect the rights of stockholders as provided for in the Revised Corporation Code, namely:</p> <ul style="list-style-type: none"> ▪ Right to vote all matters that require their consent or approval xxx ▪ Right to dividends <p>Metrobank CGM updated as of 28 February 2025 (Stockholders' Rights and Protection of Minority Stockholders' Interests)</p> <p>The majority of the Board approves the declaration of cash dividends. The record date should not be earlier than ten trading days from the declaration, while payment date should not be later than eighteen trading days from the record date. Meanwhile, stock dividends require prior clearance from the BSP, the SEC, and the PSE.</p> <p>Metrobank 2025 Annual and Sustainability Report (Dividend Policy)</p> <p>PSE EDGE (Declaration of Cash Dividends)</p> <table border="1"> <thead> <tr> <th>Dividend Type</th> <th>Record Date</th> <th>Payment Date</th> <th>No. of Days</th> </tr> </thead> <tbody> <tr> <td>First payout</td> <td>March 6, 2025</td> <td>March 28, 2025</td> <td>22 days</td> </tr> <tr> <td>Second payout</td> <td>September 4, 2025</td> <td>September 23, 2025</td> <td>21 days</td> </tr> </tbody> </table>	Dividend Type	Record Date	Payment Date	No. of Days	First payout	March 6, 2025	March 28, 2025	22 days	Second payout	September 4, 2025	September 23, 2025	21 days
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A.2 Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures, that govern general shareholder meetings.			
A.2.1	Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind and other emoluments) or any increases in remuneration for the non-executive directors/commissioners?	No	<p>While the Bank does not currently present a standalone agenda item for shareholder approval of non-executive director remuneration, it operates in strict compliance with the Bank's By-Laws.</p> <p>Furthermore, the Bank ensures full transparency regarding NED emoluments by disclosing in the Definitive Information Statement the total per diem paid, distributed to all shareholders prior to the Annual Stockholders Meeting, as well as in the Annual Report.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Compensation of Directors and Executive Officers)</p> <p>Metrobank 2025 Annual and Sustainability Report (Compensation Policy)</p>
A.2.2	Does the company provide non-controlling shareholders a right to nominate candidates for board of directors/commissioners?	Yes	<p>Any stockholder, whether controlling or non-controlling, has the right to submit nominations for directorial positions to the Nomination Committee.</p> <p>The nominating stockholder shall submit his proposed nomination in writing to the Nominations Committee, together with the biodata, acceptance and conformity of the would-be nominee. In the case of a nominee for the position of an independent director, the would-be nominee is also required to submit a Certification that he has all the qualifications and none of the disqualifications to become an independent director.</p> <p>Metrobank CGM updated as of 28 February 2025 (Nomination Procedure)</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Nomination and Election Process)</p>
A.2.3	Does the company allow shareholders to elect directors/commissioners individually?		

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A.2.4	Does the company disclose the voting procedures used before the start of meeting?	Yes	Voting procedures are disclosed in the Notice of Annual Stockholders' Meeting. Metrobank Notice of ASM 2025 2026 Notice of Annual Stockholders Meeting
A.2.5	Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded?	Yes	Disclosed in the 2026 Minutes of the Annual Stockholders Meeting III. Questions and Comments from the stockholders.
A.2.6	Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent AGM?	Yes	Voting results were properly disclosed in the 2026 Minutes of the Annual Stockholders Meeting and Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 posted on the Bank's Website.
A.2.7	Does the company disclose the list of board members who attended the most recent AGM?	Yes	Disclosed in the 2026 Minutes of the Annual Stockholders Meeting the list of board members who attended the Annual Stockholders' Meeting.
A.2.8	Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM?		
A.2.9	Does the company allow voting in absentia?	Yes	The Bank fully allows, supports, and facilitates electronic voting in absentia for all its shareholders. This mechanism ensures that minority and institutional investors can completely exercise their ownership and voting rights, even if they are unable to participate in the live virtual meeting sessions. Any shareholder

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			<p>who submits a valid vote in absentia is automatically counted as present for purposes of establishing a meeting quorum.</p> <p>To ensure total transparency and data secrecy, all votes cast in absentia are compiled securely and formally validated by the Bank's independent external auditor, SyCip Gorres Velayo & Co.</p> <p>2025 Notice of Annual Stockholders Meeting 2026 Notice of Annual Stockholders Meeting Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p>									
A.2.10	Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM?	Yes	<p>Metrobank has been using poll voting. The proxies, attendance and votes cast at the Meeting were tabulated by the Bank's Stock Transfer Agent (the Metrobank -Trust Banking Group), and validated by SGV & Co. in its capacity as third-party validator.</p>									
A.2.11	Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM?	Yes	<p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p>									
A.2.12	Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions?	Yes	<p>The results of the votes taken during the Annual Stockholders' Meeting were disclosed on the following dates:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>ASM Date</th> <th>Disclosure Date</th> </tr> </thead> <tbody> <tr> <td>2025</td> <td>April 23, 2025</td> <td>April 24, 2025</td> </tr> <tr> <td>2026</td> <td>April 22, 2026</td> <td>April 23, 2026</td> </tr> </tbody> </table> <p>PSE Edge (Results of Annual or Special Stockholders Meeting)</p>	Year	ASM Date	Disclosure Date	2025	April 23, 2025	April 24, 2025	2026	April 22, 2026	April 23, 2026
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2025	April 23, 2025	April 24, 2025										
2026	April 22, 2026	April 23, 2026										

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A.2.13	Does the company provide at least 21-day notice for all AGMs and EGMs?	Yes	<p>The stockholders were notified on the following dates, disclosed properly at the PSE EDGE:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Notice Date</th> <th>ASM Date</th> <th>No. of Days</th> </tr> </thead> <tbody> <tr> <td>2025</td> <td>March 19, 2025</td> <td>April 23, 2025</td> <td>35 days</td> </tr> <tr> <td>2026</td> <td>March 26, 2026</td> <td>April 22, 2026</td> <td>27 days</td> </tr> </tbody> </table> <p>https://edge.pse.com.ph/companyDisclosures/form.do?cmpy_id=128</p> <p>2026 Notice of Annual Stockholders Meeting</p>	Year	Notice Date	ASM Date	No. of Days	2025	March 19, 2025	April 23, 2025	35 days	2026	March 26, 2026	April 22, 2026	27 days
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2025	March 19, 2025	April 23, 2025	35 days												
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A.2.14	Does the company provide the rationale and explanation for each agenda item which require shareholders' approval in the notice of AGM/circulars and/or the accompanying statement?	Yes	<p>Part of the notice provided to the stockholders is a provision for Explanatory Notes to Agenda items that will be submitted for ratification/approval of the stockholders.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Explanatory Notes to Agenda Items)</p>												
A.2.15	Does the company give the opportunity for shareholder to place item/s on the agenda of AGM and/or to request for general meetings subject to a certain percentage?	Yes	<p>The Bank fully protects and institutionalizes the statutory rights of minority shareholders to actively participate in the ASM.</p> <p>The Bank enforces the following operational protocols:</p> <ul style="list-style-type: none"> ▪ Pursuant to SEC MC No. 14 (2020), any shareholder or group of shareholders holding at least five percent (5%) of the Bank's outstanding capital stock may propose items for inclusion in the agenda of the ASM. These items must be submitted in writing to the Corporate Secretary prior to the finalization and distribution of the Definitive Information Statement. ▪ Pursuant to SEC MC No. 7 (2021), any shareholder or group of shareholders holding at least ten percent (10%) of the outstanding capital stock, who have continuously held their shares for at least one (1) year, has the absolute right to request the Board of Directors to call a Special Stockholders' Meeting. <p>Metrobank CGM updated as of 28 February 2025 (Stockholders' Rights and Protection of Minority Stockholders Interests)</p>												

Reference	Question	Answer	Existing Practices
			2025 Notice of Annual Stockholders Meeting 2026 Notice of Annual Stockholders Meeting
A.3 Markets for corporate control should be allowed to function in an efficient and transparent manner			
A.3.1	In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/commissioners of the company appoint an independent party to evaluate the fairness of the transaction price?	Yes	<p>As a general rule, the Bank's board policies mandate to appoint an independent party to evaluate the fairness of the transaction price on the merger, acquisition or disposal of assets requiring shareholders' approval.</p> <p>Metrobank CGM updated as of 28 February 2025 (Disclosure and Transparency)</p> <p>The Bank independent advisor, SGV & Co., is utilized across all related corporate listings. The comprehensive valuation report is disclosed within the Definitive Information Statement sent to all shareholders prior to the voting floor, allowing investors to make an informed, pre-vetted decision.</p> <p>As of May 2026, no mergers/acquisitions and/or takeovers requiring shareholders' approval. As stated in the Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025, the latest merger was in 2019 between Metrobank and Metrobank Card Corporation.</p>
A.4 The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.			
A.4.1	Does the company disclose its practices to encourage shareholders to engage with the company beyond general meetings?	Yes	<p>The Bank has established a robust Investor Relations Framework designed to maintain an open, transparent, and continuous dialogue with our investors. The company reaches out to both institutional and retail shareholders through structured briefings, digital platforms, and direct access to the Investor Relations Office. These practices ensure that shareholders are kept informed of material developments and have a clear conduit to provide feedback to the Board of Directors outside of the ASM.</p> <p>Metrobank 2025 Annual and Sustainability Report (Investor Relations/Disclosure and Transparency)</p> <p>2026 Notice of Annual Stockholders Meeting (Questions about the Meeting/Company)</p>

Reference	Question	Answer	Existing Practices
			<p>The Bank maintains a dedicated Investor Relations portal on its corporate website and a designated email helpdesk to address day-to-day inquiries, clarifications on disclosures, and corporate updates.</p> <p>The Bank also ensures that material corporate developments, financial statements, and sustainability initiatives are promptly published in the Bank's website and PSE Edge portal to provide equal and transparent access to all market participants.</p>
A.5 Shares and Voting Rights			
A.5.1	Where the company has more than one class of shares, does the company publicize the voting rights attached to each class of shares (e.g., through the company website / reports/ the stock exchange/ the regulator's website)?	Yes	<p>The Bank publicizes the specific voting rights and features attached to each class of its shares. The Bank authorized capital stock is divided into common shares and preferred shares, the features of which are clearly delineated and accessible to the public through multiple official platforms:</p> <ul style="list-style-type: none"> ▪ Common shares: Entitled to one (1) vote per share. Stockholders also enjoy cumulative voting rights for the election of directors. ▪ Preferred shares: Designated as non-voting. <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Voting Securities) Metrobank SEC 17A for the year ended December 31, 2025 (Market for Issuer's Common Equity) Share Information</p>
A.6 Notice of AGM			
A.6.1	Does each of the resolutions tabled at the most recent annual general meeting deal with only one item, i.e., there is no bundling of several items into the same resolution?	Yes	<p>The agenda items in the Notice of Annual Stockholders' Meeting were properly enumerated and there is no bundling of actions items into one resolution.</p> <p>The Notice of Annual Stockholders' Meeting was published in full English.</p> <p>2026 Notice of Annual Stockholders Meeting</p>

Reference	Question	Answer	Existing Practices
A.6.2	Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local language version?		
<i>Does the notice of AGM/circulars have the following details?</i>			
A.6.3	Are the profiles of directors/commissioners (at least age, academic qualification, date of appointment, experience, and directorships in other listed companies) in seeking election/re-election included?	Yes	<p>The profiles of each director are disclosed in the following links:</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Profile) Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p>
A.6.4	Are the auditors seeking appointment/re-appointment clearly identified?		The Bank's Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 provides details on the appointment of external auditors.
A.6.5	Were the proxy documents made easily available?		<p>The Bank's proxy documents were made easily and publicly available to all shareholders. The 2026 Notice of Annual Stockholders Meeting, which includes the proxy form, and Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025, and the detailed instructions on voting and proxy submission, were published on the Bank's website and disclosed via PSE Edge portal.</p> <p>To further broaden access, the Notice was also published in three (3) widely circulated newspapers on March 18 and 19, in both print and digital formats.</p> <p>Metrobank 2025 Annual and Sustainability Report (Timely Notice)</p>
A.7 Insider trading and abusive self-dealing should be prohibited.			

Reference	Question	Answer	Existing Practices
A.7.1	Are the directors / commissioners required to report their dealings in company shares within 3 business days?	Yes	<p>Per Bank's Insider Trading Policy, the directors are strictly required to report any dealings in company on the next trading day, in accordance with the regulations of the SEC and the PSE.</p> <p>Metrobank CGM updated as of 28 February 2025 (Insider Trading Policy)</p> <p>Metrobank 2025 Annual and Sustainability Report (Insider Trading Policy)</p>
A.8 Related party transactions by directors and key executives.			
A.8.1	Does the company have a policy requiring a committee of independent directors/commissioners to review material RPTs to determine whether they are in the best interests of the company and shareholders?	Yes	<p>Related Party Transactions Committee (RPTC), composed entirely of independent directors, tasked to ensure that Bank's transactions with related parties are reviewed to assess risks and are subject to appropriate restrictions to ensure that such are conducted at arm's-length basis, that no corporate opportunities are abused, and that the terms are fair and in the best interests of the Bank and its shareholders</p> <p>Metrobank CGM Updated as of 28 February 2025 (Related Party Transactions Committee, Annex 10)</p> <p>Metrobank Board Committees (Related Party Transactions Committee)</p> <p>Metrobank 2025 Annual and Sustainability Report (Related Party Transactions Committee)</p>
A.8.2	Does the company have a policy requiring board members (directors/commissioners) to abstain from participating in the board discussion on a particular agenda when they are conflicted?	Yes	<p>The Bank's Related Party Transactions Policy requires that a director/officer with a material interest in any transaction affecting the Bank should abstain from taking part in the deliberation for the same.</p> <p>Metrobank CGM updated as of 28 February 2025 (Related Party Transactions, Annex 17)</p> <p>Metrobank 2025 Annual and Sustainability Report (Related Party Transactions)</p>
A.8.3	Does the company have policies on loans to directors and commissioners either forbidding	Yes	<p>Loans, credit accommodations, or guarantees to directors and commissioners shall be granted only in the ordinary course of business and upon terms no less favorable to the Bank than those offered to the public. All such transactions must be reviewed by the Related Party Transactions Committee or Related Party</p>

Reference	Question	Answer	Existing Practices
	this practice or ensuring that they are being conducted at arm's length basis and at market rates?		<p>Transactions Management Committee, depending on the set threshold, conducted strictly on an arm's length basis at prevailing market rates, and approved by the Board of Director, with the interested director abstaining from the vote, in full compliance with DOSRI regulatory limits.</p> <p>Metrobank CGM updated as of 28 February 2025 (Related Party Transactions, Annex 17)</p> <p>Metrobank 2025 Annual and Sustainability Report (Related Party Transactions)</p>
A.9 Protecting minority shareholders from abusive actions			
A.9.1	Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length?	Yes	The Bank discloses that all its related party transactions are conducted fairly, in the regular course of business, and on an arm's length basis under the terms that do not disadvantage the Bank or its minority shareholders.
A.9.2	In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders?		<p>In 2025, all RPTs were conducted fairly and at arm's length. Full discussions are under the Notes to the Financial Statements No. 32 and 37 of our Audited Financial Statements and Metrobank 2025 Annual and Sustainability Report (Related Party Transactions).</p> <p>In addition, no material RPTs required shareholder approval; Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Related Party Transactions), however, the mechanism to restrict voting to disinterested shareholders is firmly institutionalized Metrobank CGM updated as of 28 February 2025 (Related Party Transactions, Annex 17).</p>
B. Sustainability and Resilience			
B.1 Sustainability-related disclosure should be consistent, comparable and reliable, and include retrospective and forward-looking material information that a reasonable investor would consider important in making an investment or voting decision			
Material sustainability-related information should be specified			
B.1.1	Does the company identify/report ESG topics that are	Yes	Metrobank identifies and discloses material ESG topics through a formal assessment aligned with SASB, GRI, SEC guidelines, and peer practices. Compared with the prior disclosure, the 2025 report is more explicit on how material topics are determined, it considers both Metrobank's impacts on the economy,

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	material to the organization's strategy?		<p>environment, and society and the financial risks and opportunities that sustainability issues pose to the Bank's strategy and performance.</p> <p>The 2025 assessment was reinforced by a more refined stakeholder scoring methodology, refreshing the list of material topics to include emerging issues, and assessing ESG issues across the value chain. The resulting material topics are linked to strategy, risk management, operations, financial performance, and regulatory compliance. The Bank also discloses that senior management and Board-level Committees review and approve the resulting disclosures.</p> <p>Metrobank 2025 Annual and Sustainability Report (Stakeholder Engagement Overview)</p>
B.1.2	Does the company identify climate change as an issue?	Yes	<p>The 2025 report identifies climate physical and transition risks as one of the Bank's emerging material issues and explains the potential impacts on operations, collateral, borrower cash flows, portfolio quality, asset values, compliance cost, and reputation.</p> <p>The 2025 disclosure also shows improvement in identifying climate risks by time horizon and links them to strategic opportunities, such as climate-resilient and adaptation-focused financing, sustainable finance expansion, and low-carbon facility upgrades. Metrobank states that climate considerations are embedded into business activities and operational processes.</p> <p>Metrobank 2025 Annual and Sustainability Report (Systemic and Climate Risk Management) Metrobank 2025 Annual and Sustainability Report (Managing Climate Risk and Opportunities for Long-term Resilience)</p>
B.1.3	Does the company adopt an internationally recognized reporting framework or standard for sustainability (i.e., GRI, Integrated Reporting, SASB, IFRS Sustainability Disclosure Standards)?	Yes	<p>Metrobank adopts internationally recognized reporting frameworks and standards for sustainability disclosure. The 2025 Annual and Sustainability Report states that the report is guided by the GRI Standard, IFRS S1 and S2, TCFD recommendations, SASB, the SEC sustainability reporting guidance, and BSP sustainable finance regulations.</p> <p>This is an improvement from the prior disclosure because the 2025 report more clearly connects Metrobank's reporting approach with IFRS S1/S2 and TCFD, in addition to GRI, SASB, SEC, and BSP</p>

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			<p>requirements. The report also includes GRI, SASB, TCFD, and IFRS S1 and S2 content indexes to help users locate the relevant disclosures.</p> <p>Metrobank 2025 Annual and Sustainability Report (Stakeholder Engagement Overview)</p>
<p><i>If a company publicly sets a sustainability-related goal or target, the disclosure framework should provide that reliable metrics are regularly disclosed in an easily accessible form</i></p>			
B.1.4	Does the company disclose quantitative sustainability target?	Yes	<p>The Bank explicitly details and tracks clear, quantitative sustainability targets and performance milestones across its operations, capital allocation books, and supply chain networks. The Bank provides the following details within its annual Sustainability Report. Key target includes:</p> <p>Sustainable Finance Execution: The Bank has scaled its Sustainable Finance Framework allocation to exceed PHP140 billion in committed, audited green and social facilities, actively supporting massive-scale regional grid decarbonization and hydro-solar acquisitions.</p> <p>Operational Eco-Efficiency Targets: Metrobank targets 5% to 10%v annual energy efficiency savings across its branch network using structured preventive maintenance and automated sub-metering.</p> <p>Energy Transition Roadmap: Starting in 2026, the Bank is executing its quantitative transition to clean energy, piloting structural shifts to the Green Energy Option Program (GEOP) and rooftop solar deployments across 30 pilot branches and corporate hubs to eliminate approximately 11GWh of coal-heavy grid consumptions and nearly 8000 tCO2e in operational emissions.</p> <p>Resource Conservation & Waste Tracking: In 2025, the Bank maintains real-time, numeric accounting of its operational footprint, accurately measuring indicators like annual water volumes (stabilized at 272,000 cubic meters) and precise municipal waste division (tracking exactly 401.1 tonnes of waste, categorized into 59% recyclable, 39% biodegradable, and 2% hazardous).</p> <p>Metrobank 2025 Annual and Sustainability Report (Managing Climate Risk and Opportunities for Long-term Resilience)</p>

Reference	Question	Answer	Existing Practices
			Metrobank 2025 Annual and Sustainability Report (Strength for a Resilient Future) Metrobank 2025 Annual and Sustainability Report (Way Forward)
B.1.5	Does the company disclose sustainability-related performance progress in relation to its previously set targets?	Yes	<p>The Bank explicitly discloses its sustainability-related performance progress against previously established targets, providing quantitative data to ensure transparency and comparability. Under our Sustainable Finance Framework, the Bank actively tracks and reports its progress across economic, environmental, and social dimensions. Key progress highlights from our latest reporting cycle include:</p> <ul style="list-style-type: none"> • Decarbonization/sectoral targets: The Bank successfully reduced its outstanding exposure to coal-related loans from 6.24% in 2023 down to 4.43% in 2024, and further down to 4.09% in 2025. This puts the Bank steadily on track to meet our long-term target of capping coal-related loans at no more than 3% by 2033 and 2% by 2037. • Sustainable Financing Portfolio Expansion: The Bank accelerated capital mobilization for green and social projects, expanding its sustainable finance-eligible portfolio to 4.07% of the total loan portfolio in 2025 (up from 2.00% in 2024 and 0.77% in 2023). This includes specific progress allocations of PHP11.32B in renewable energy and PHP34.38B in sustainable water management. <p>Metrobank 2025 Annual and Sustainability Report (Managing Climate Risk and Opportunities for Long-term Resilience)</p>
B.1.6	Does the company confirm that its Sustainability Report / Reporting is reviewed and /or approved by the Board or Board Committee?	Yes	<p>The Bank's Sustainability Report, as part of the overall Annual Report, undergoes a rigorous review and approval process at the highest governance level. The Board, through Corporate Governance and Compensation Committee (CGCCOM), reviews the report alignment with material ESG metrics and compliance with regulatory framework. Following this review, the Sustainability Report is elevated to the Board for final approval.</p> <p>For 2025 reporting cycle, the Executive Committee (EXCOM) and Risk Oversight Committee (ROC), both board-level committee, ensured that ESG disclosures are addressed consistently across existing frameworks, strategies, policies, and processes. The CGCCOM reviewed the report on 11 March 2026 together with the Annual Report, and the full Board of Directors formally approved it during its meeting on 18 March 2026. This governance structure is formalized in their respective charters.</p>

Reference	Question	Answer	Existing Practices
			Metrobank 2025 Annual and Sustainability Report (Governance Oversight) CGCCOM, EXCOM and ROC charters
B.2 Corporate governance frameworks should allow for dialogue between a company, its shareholders and stakeholders to exchange views on sustainability matters			
B.2.1	Does the company engage internal stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Yes	<p>Metrobank consistently engages its internal stakeholders, primarily its employees, to exchange views, build capacity, and gather constructive feedback on sustainability matters material to the business. To foster a culture of sustainability and ensure deep strategic alignment, the Bank utilizes a multi-tiered internal engagement framework:</p> <ul style="list-style-type: none"> • Annual Stakeholder Materiality Surveys: As part of our annual Materiality Assessment process, the Bank conducts comprehensive surveys and focus group discussions across various employee segments. In our latest reporting cycle, feedback from internal stakeholders directly informed the prioritization of our top material topics, specifically Talent Management, Customer Privacy & Data Security, and Sustainable Finance. • Internal ESG campaigns and culture building: Internal communication platforms, such as intranet site, host interactive campaigns that invite employee feedback and track participation in sustainability initiatives, aligning individual efforts with the Bank's broader goals. <p>Metrobank 2025 Annual and Sustainability Report (Stakeholder Engagement Overview)</p>

Reference	Question	Answer	Existing Practices
B.2.2	Does the company engage external stakeholders to exchange views and gather feedback on sustainability matters that are material to the business of the company?	Yes	<p>The Bank actively engages external stakeholders to exchange views, manage emerging risks, and gather critical feedback on sustainability matters that are material to our business and long-term performance. The Bank conducts regular structured dialogues across its key external stakeholder groups to capture a balanced view of sector risks and opportunities.</p> <ul style="list-style-type: none"> • Clients and borrowers: Through dedicated institutional relationship channels, commercial banking centers, and retail feedback mechanisms, the Bank gathers insights on market demand for sustainable financing. This feedback directly guided the expansion of our Sustainable Finance Framework, allowing us to mobilize PHP34.38B in sustainable water management and PHP11.32B in renewable energy projects in 2025. • Investors and Capital Partners: The Bank maintains an active investor relations program to address heightened external expectations regarding climate resilience, cybersecurity, and governance transparency. External investor feedback led to our engagement of an independent review by Moody's Ratings, which granted our SFF an SQS2 Sustainability Quality Score in 2025, reinforcing market trust. • Communities and civil society: Partnering through the Metrobank Foundation Inc. and local organizations, the Bank conducts ongoing community assessments to ensure our social investments, such as disaster resilience and financial literacy programs, address grass-roots vulnerabilities effectively. <p>Metrobank 2025 Annual and Sustainability Report (Stakeholder Engagement Overview)</p>
B.3 The corporate governance framework should ensure that boards adequately consider material sustainability risks and opportunities when fulfilling their key functions in reviewing, monitoring and guiding governance practices, disclosure, strategy, risk management and internal control systems, including with respect to climate-related physical and transition risks			
<i>Boards should assess whether the company's capital structure is compatible with its strategic goals and its associated risk appetite to ensure it is resilient to different scenarios</i>			

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B.3.1	Does the company disclose that the board reviews on an annual basis that the company's capital and debt structure is compatible with its strategic goals and its associated risk appetite?	Yes	<p>The Bank discloses that the Board, both directly and through its specialized board committees, reviews on at least an annual basis that the Bank's capital and debt structure remains fully compatible with its strategic goals and its associated risk appetite. This oversight is executed through a structured, annual governance cycle:</p> <ul style="list-style-type: none"> • Annual capital planning and strategic alignment: The Board reviews and approves the Bank's Annual Capital Plan, ensuring that leverage ratios, debt issuance, and capital allocation are scaled to support our medium-term strategic growth. • Risk appetite & ICAAP integration: The Board reviews the Bank's Internal Capital Adequacy Assessment Process (ICAAP) and capital stress-testing results annually. This ensures that the capital structure maintains comfortable buffers above regulatory minimums under both baseline and severe stress scenarios, matching our Board-approved risk appetite. <p>For the latest reporting period, the ICAAP was presented to the Risk Oversight Committee on March 10, 2026 and approved by the Board on March 18, 2026.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Governance)</p> <p>Metrobank 2025 Annual and Sustainability Report (Maintaining Capital Adequacy)</p> <p>Metrobank CGM updated as of 28 February 2025</p>
B.4 The corporate governance framework should recognize the rights of stakeholders established by law or through mutual agreements and encourage active co-operation between corporations and stakeholders in creating wealth, jobs, and the sustainability of financially sound enterprises.			
<i>Does the company disclose a policy and practices that address?</i>			
B.4.1	The existence and scope of the company's efforts to address customers' welfare?	Yes	<p>The Bank explicitly discloses the existence, scope, and operational metrics of its robust efforts to safeguard and promote customer welfare. In strict compliance with RA 11765 (Financial Consumer Protection Act) and BSP Circular No. 1160, the Bank operates under Board-approved Financial Consumer Protection Framework embedded across all business lines:</p>


Reference	Question	Answer	Existing Practices
			<ul style="list-style-type: none"> • Board-approved Oversight: The Board, through Corporate Governance and Compensation Committee, maintains ultimate oversight over the Bank's consumer protection policies, regularly reviewing grievance data, systemic issues, and consumer risk assessments. • Grievance Redress and feedback mechanisms: The Bank maintains an accessible, multi-channel Consumer Assistance Mechanism (CAM), which includes 24/7 phone banking, secure mobile app reporting, and branch network escalations. For faster AI-driven resolution, the Bank utilizes its automated web assistant, Metrobank Interactive Assistant (MIA), to log, track and resolve common retail concerns. • Fair treatment and financial inclusion: Products and service undergo rigorous consumer suitability assessments prior to launch to ensure transparency in fees, clear terms, and protection against predatory practices. This is paired with nationwide financial literacy programs driven by the Bank to protect vulnerable segments from fraud. <p>Metrobank 2025 Annual and Sustainability Report (Optimized Channels and Engagements)</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Governance)</p> <p>Metrobank 2025 Annual and Sustainability Report (Customer Welfare and Satisfaction)</p>
B.4.2	Supplier/contractor selection procedures?	Yes	<p>The Bank explicitly discloses its structured, objective, and transparent supplier and contractor selection procedures, which are designed to ensure fair competition, cost-efficiency, and absolute integrity. Governed by our Board-approved Procurement and Outsourcing guidelines, the Bank's vendor onboarding and selection process follows a strict governance framework:</p> <ul style="list-style-type: none"> • Accreditation and Due Diligence: To mitigate the risk of dealing with unqualified suppliers/contractor, the Bank maintains policies and guidelines in the accreditation/re-accreditation and selection process of suppliers and contractors that is in accordance and compliant with BSP regulations. Annual performance evaluation is being conducted as part of appropriate control in determining the ability and performance of the contractors/service providers.

Reference	Question	Answer	Existing Practices
			<ul style="list-style-type: none"> • Competitive and Transparent Bidding: major procurement contracts and outsourcing arrangements require a competitive bidding process managed by Bidding Committees. Selection is based on objective, pre-defined matrices combining technical competence, commercial viability, and sustainability scores. • Related Party Transaction Safeguards: To eliminate any potential conflict of interest, if a bidding supplier or contractor is identified as related party, the selection is required for the vetting of either Related Party Transactions Management Committee or Related Party Transactions Committee, depending on the transaction. This ensures the contract is conducted strictly on an arm's length basis and submitted to the Board for approval. <p>Metrobank 2025 Annual and Sustainability Report (Supply Chain Management and Due Diligence)</p> <p>Metrobank 2025 Annual and Sustainability Report (Policy on Suppliers and Contractors)</p>
B.4.3	The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Yes	<p>Metrobank explicitly discloses its efforts to ensure that its value chain is environmentally friendly and consistently promotes sustainable development. It actively manages sustainability across both its upstream supply chain (procurement and operations) and downstream value chain (lending, investment, and customer products):</p> <ul style="list-style-type: none"> • Supplier Code of Conduct: All accredited vendors and contractors are evaluated on environmental compliance, waste management, and ethical labor practices. Suppliers are required to align with our sustainability guidelines as a condition of onboarding. • Supply Chain Carbon Reduction: The Bank has partnered with DHL's Go Green Plus Program, which supports carbon reduction across logistic operations through investments in Sustainable Aviation Fuel, while maintaining service quality and pricing stability. • Operational Eco-Efficiency: Internal operations utilize a 52-week preventive maintenance program, transitioning facilities to LED lightning, inverter climate control, and participating in the Green Energy Option Program (GEOP) to integrate renewable energy into our branch networks. • Capital Mobilization: Through our Board-approved Sustainable Finance Framework, independently validated by Moody's Ratings with a SQS2 score (Very Good), the Bank actively

Reference	Question	Answer	Existing Practices
			<p>directs capital to value chain segments that deliver measurable green outcomes. To date, the Bank has extended</p> <p>Metrobank 2025 Annual and Sustainability Report (Strength for a Resilient Future)</p>
B.4.4	The company's efforts to interact with the communities in which they operate?	Yes	<p>The Bank discloses its comprehensive and strategic efforts to interact with, invest in, and uplift the communities in which it operates. Driven primarily through the Metrobank Foundation, Inc. and the Purple Hearts Club (the Bank's employee volunteer corps), our community development strategy is designed to create sustainable, long-term shared value focused on several core pillars:</p> <ul style="list-style-type: none"> • Recognition programs and nation-building: Through flagship programs like the Metrobank Foundation Outstanding Filipinos, the Bank recognizes the exemplary service of teachers, soldiers and police officers who actively transform their communities. This is complemented by the Sining Workspace and Metrobank Art & Design Excellence (MADE) programs, which foster cultural heritage and empower local visual artists. • Educational and Youth Development: The Bank continuously provides educational grants, builds local classrooms, and distributes learning materials to public schools nationwide, directly supporting UN SDG 4 (Quality Education). • Employee Volunteerism: Community interaction is deeply embedded in the Bank's corporate culture. Through regional chapters of Purple Hearts Club, thousands of employee volunteers actively dedicate hours to grassroots community feeding programs, medical missions and environmental clean-up drives. <p>Metrobank 2025 Annual and Sustainability Report (Our Communities)</p> <p>Metrobank 2025 Annual and Sustainability Report (MBFI Program Highlights)</p>

Reference	Question	Answer	Existing Practices
B.4.5	The company's anti-corruption programmes and procedures?	Yes	<p>The Board approved Bank's Code of Conduct which articulates acceptable and unacceptable activities such as but not limited to financial misreporting, money laundering, fraud, bribery or corruption.</p> <p>An excerpt from the Bank's Standards of Conduct on Avoidance of Conflict of Interest, states that "We adopt an anti-corruption way of life. Bribery, fraud, extortion, collusion, conflict of interest, and money laundering, and other corrupt practices have no role in the way we conduct our affairs." This is underscored through the all-encompassing Bank's Anti-Bribery and Corruption (ABC) policy. 100% of onboard employees and executives undergo annual refresher courses on the Code of Conduct, Anti-Bribery and Corruption protocols, and Anti-Money Laundering regulations via the Metrobank Academy.</p> <p>Further, through the Bank's "Whistle Blowing Policy", employees are encouraged to play their part in improving the overall effectiveness of the Bank and in strengthening the Bank's system of integrity by reporting acts of fraud, malpractice, conflict of interest or violation of internal / regulatory policies, procedures and control.</p> <p>Metrobank Company Policies (Anti-Bribery and Anti-Corruption)</p> <p>Metrobank Code of Ethics for Employees</p> <p>Metrobank CGM updated as of 28 February 2025 Anti-Bribery and Corruption Policy</p> <p>Metrobank CGM updated as of 28 February 2025 Code of Conduct and Ethics for Directors and Employees</p> <p>Metrobank 2025 Annual and Sustainability Report (Governance Policies and Standards)</p>
B.4.6	How creditors' rights are safeguarded?	Yes	<p>The Bank ensures that all loan agreements, bond indentures, and bilateral credit lines are structured with clear, mutually agreed terms. The Bank has a flawless record of honoring its financial obligations, ensuring timely payments of principal and interest to its bondholders, institutional creditors, and depositors. Under the oversight of Board-level Risk Oversight Committee and executed by Asset and Liability Committee, the Bank maintains sophisticated liquidity management systems. This ensures that</p>

Reference	Question	Answer	Existing Practices
			<p>the Bank consistently operates with comfortable buffers above regulatory liquidity minimums, such as Liquidity Coverage Ratio and Net Stable Funding Ratio, effectively minimizing liquidity risk and protecting credit providers.</p> <p>In terms of creditors, the Bank provides with timely, accurate, and reliable financial information. In addition to our audited financial statements, we publish extensive risk management and capital adequacy data under regulatory Pillar 3 frameworks, allowing creditors to independently evaluate the Bank's financial health and creditworthiness.</p> <p>Metrobank 2025 Annual and Sustainability Report (Creditors Rights)</p> <p>Metrobank 2025 Annual and Sustainability Report (Maintaining Capital Adequacy)</p>
B.4.7	Does the company have a separate report/section that discusses its efforts on environment/economy and social issues?	Yes	<p>The Bank publishes a dedicated comprehensive Sustainability Report that is seamlessly integrated into its Annual Report and hosted as a separate, distinct section on our corporate website.</p> <p>Our sustainability reporting is fully aligned with global baselines, including the International Financial Reporting Standards (IFRS S1 and S2), the Task Force on Climate-related Financial Disclosures (TCFD) recommendations, SASB standards, and regulatory expectations set by the SEC and the BSP.</p> <p>Metrobank 2025 Annual and Sustainability Report</p> <p>Metrobank 2025 Sustainability Report</p>
B.5 Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.			
B.5.1	Does the company provide contact details via the company's website or Annual	Yes	<p>Metrobank website https://www.metrobank.com.ph/home</p>

Reference	Question	Answer	Existing Practices
	<p>Report which stakeholders (e.g., customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?</p>		<p>(see lower portion)</p>  <p>Connect with us</p> <p>For inquiries, please call our Metrobank Contact Center at (02) 88-700-700 (domestic toll-free 1-800-1888-5775) or send an e-mail to customercare@metrobank.com.ph</p> <p>Metrobank is regulated by the Bangko Sentral ng Pilipinas Website: https://www.bsp.gov.ph</p> <p>Metrobank 2025 Annual and Sustainability Report</p> <p>Investor Relations</p> <p>Investor Relations Department</p> <p>Email Address: investor.relations@metrobank.com.ph</p> <p>Telephone no: (02) 8857 5348</p> <p>Address: 31/F Metrobank Centre, Bonifacio Global City, Taguig, Philippines</p>
B.6 Mechanisms for employees' participation should be permitted to develop			
B.6.1	<p>Does the company explicitly disclose the policies and practices on health, safety and welfare for its employees?</p>	Yes	<p>Managed through our Human Resources and Management Group (HRMG), the Bank ensures a safe, supportive, and growth-oriented work environment through several key programs:</p> <ul style="list-style-type: none"> The Bank actively promotes preventive wellness, starting with mandatory annual physical examinations for all personnel. This is supported by comprehensive HMO coverage, institutional partnerships with fitness facilities, and targeted wellness interventions (wellness webinars) to address workplace health.

Reference	Question	Answer	Existing Practices
			<ul style="list-style-type: none"> • In strict compliance with the Bureau of Fire Protection and BSP disaster-preparedness mandates, the Bank equips all head office floors and branch networks with fully automated fire/smoke detection systems, well-lit emergency exits, and accessible fire suppression tools. The Bank conducts mandatory annual fire and earthquake drill simulations, updates its Business Continuity Plans regularly, and certifies standard first-aid and safety officers across our geographic hubs. • Through Metrobank Academy, employees are granted access to specialized training pathways, mandatory corporate governance briefings, and leadership capability assessments, and ensuring fair talent progression and high workplace satisfaction. This is reinforced by fair compensation practices and collective bargaining agreements that preserve rank-and-file labor rights. <p>Metrobank 2025 Annual and Sustainability Report (Employees Health, Safety and Well-being)</p> <p>Metrobank 2025 Annual and Sustainability Report (Our People)</p>
B.6.2	Does the company explicitly disclose the policies and practices on training and development programmes for its employees?	Yes	<p>The Bank, through Metrobank Academy, implements a structured learning and development framework designed to foster a high-performance, future-ready workforce. It operates specialized learning tracks tailored to specific functional roles, covering digital banking tools, advanced financial analysis, customer relationship management, and risks frameworks. Employees have access to self-paced digital learning modules and instructor-led classes to ensure continuous capability enhancement.</p> <p>The Bank conducts targeted leadership development programs, including the Leadership Excellence Series and executive coaching tracks. These initiatives identify high-potential employees and equip them with strategic management competencies to support organizational continuity.</p> <p>Training needs are identified during the annual performance assessment process. Employees, in alignment with their line managers, establish customized Individual Development Plans (IDPs) to map out required training hours and skills acquisition for the upcoming financial year.</p> <p>Metrobank 2025 Annual and Sustainability Report (Workforce Development and Upskilling)</p>

Reference	Question	Answer	Existing Practices
B.6.3	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Yes	<p>The Bank makes sure its compensation packages are attuned to the operations and risk culture, long-term strategic and financial interests, and labor laws and regulations. It is designed to promote people to perform and excel at what they do. To attract and retain the best people, the Bank ensures that compensation remains competitive against industry standards.</p> <p>Metrobank 2025 Annual and Sustainability Report (Compensation Policy)</p> <p>Metrobank Company Policies (Compensation Policy)</p> <p>Metrobank CGM updated as of 28 February 2025 (Compensation Policy)</p>
B.7 Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.			
B.7.1	Does the company have a whistle blowing policy which includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behavior and provide contact details via the company's website or annual report?	Yes	<p>The Bank maintains a Whistleblowing Policy where employees, customers, suppliers, contractors, and all other stakeholders are encouraged to participate in an atmosphere of openness and trust in communicating their concerns about unauthorized activities including bribery, corruption, conflicts of interest, data privacy breaches, or violations of the Bank's Code of Conduct, without the fear of retaliation.</p> <p>Material findings and ongoing progress logs are regularly elevated to the Audit Committee to ensure independent executive oversight.</p> <p>The guidelines ensure that the concerns of reporting employees and other stakeholders are addressed and the identity of the reporting entity is secured and protected from any undue retaliation.</p>
B.7.2	Does the company have a policy or procedures to protect an employee/person who reveals alleged illegal/ unethical behavior from retaliation?		<p>To ensure maximum accessibility, the Bank actively publicizes its dedicated reporting channels across both its annual reports and corporate website. Anyone wishing to reports an incident can utilize the following direct channels:</p>

Reference	Question	Answer	Existing Practices
			<p>Message via text hotline: (+63) 942 747 1359</p> <p>Email: whistleblowing@metrobank.com.ph</p> <p>Metrobank 2025 Annual and Sustainability Report (Whistleblowing Policy)</p> <p>Metrobank Company Policies (Whistleblowing Policy)</p>
C. Disclosure and Transparency			
C.1 Transparent Ownership Structure			
C.1.1	Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more?	Yes	<p>The Bank discloses the identity of beneficial owners holding 5% or more of its voting shares in accordance with regulatory requirements. This information includes the name of the beneficial owner, the number of shares held, and the percentage of ownership, ensuring transparency beyond ultimate records.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Security Ownership of Certain Record and Beneficial Owners and Management)</p>
C.1.2	Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders?		<p>The Bank fully discloses both the direct and indirect (deemed) shareholdings of its major and substantial shareholders. The breakdown illustrates the complete ownership structure and control links.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Security Ownership of Certain Record and Beneficial Owners and Management)</p>
C.1.3	Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)?		<p>The direct and indirect shareholdings of each member of the Board of Directors are explicitly disclosed annually. Any changes in these holdings are likewise reported within the prescribed regulatory periods.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Security Ownership of Certain Record and Beneficial Owners and Management)</p>

Reference	Question	Answer	Existing Practices
			<p>Metrobank 2025 Annual and Sustainability Report</p> <p>Statements of Changes in Beneficial Ownership (SEC Form 23-B)</p> <p>General Information Sheet</p>
C.1.4	Does the company disclose the direct and indirect (deemed) shareholdings of senior management?		<p>The Bank discloses the direct and indirect shareholdings of its senior management/executive officers in the annual report, ensuring full transparency regarding management's alignment with shareholder interests.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Security Ownership of Certain Record and Beneficial Owners and Management)</p> <p>Metrobank 2025 Annual and Sustainability Report</p> <p>General Information Sheet</p>
C.1.5	Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)?		<p>The Bank discloses details of the parent company, subsidiaries, associates, and joint ventures, including percentage ownership and nature of operations. This information is presented via organizational structure map and detailed notes in the Audited Financial Statements (Note 11).</p> <p>Metrobank 2025 Annual and Sustainability Report (Corporate Structure)</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Security Ownership of Certain Record and Beneficial Owners and Management)</p> <p>Metrobank Conglomerate (Domestic Subsidiaries, Affiliates, and Partners)</p>

Reference	Question	Answer	Existing Practices
C.2 Quality of Annual Report			
Does the company's annual report disclose the following items:			
C.2.1	Corporate objectives	Yes	<p>To be country's premiere financial conglomerate, empowering our individual and business clients to realize their goals and reach their full potential. By creating and customizing financial solutions in response to our stakeholders' needs, continuously expanding our scope of reach, and leading in community service, we live up to our "You're in Good Hands" promise that embodies who we are and what we do. We are Metrobank.</p> <p>Metrobank 2025 Annual and Sustainability Report (Vision-Mission Statement)</p>
C.2.2	Financial performance indicators	Yes	<p>The Bank discloses its key financial performance indicators in the Annual Report. These indicators cover profitability, operational efficiency, asset quality, capital adequacy, and liquidity, allowing shareholders to conduct a thorough trend analysis over a three-year period.</p> <p>Metrobank 2025 Annual and Sustainability Report (Financial Highlights)</p> <p>Metrobank 2025 Annual and Sustainability Report (Chairman's Message and President's Report)</p> <p>Metrobank 2025 Annual and Sustainability Report (Executive Summary and Key Highlights)</p>
q	Non-Financial Performance indicators	Yes	<p>The Bank discloses its non-financial performance indicators to provide stakeholders with a holistic view of institutional health, operational resilience, and long-term sustainability.</p> <p>Metrobank 2025 Annual and Sustainability Report (Awards and Recognitions)</p> <p>Metrobank 2025 Annual and Sustainability Report (Chairman's Message and President's Report)</p> <p>Metrobank 2025 Annual and Sustainability Report (Executive Summary and Key Highlights)</p>

Reference	Question	Answer	Existing Practices
			Metrobank 2025 Annual and Sustainability Report (Operational Highlights)
C.2.4	Dividend Policy	Yes	<p>The Bank clearly outlines its Dividend Policy in the Annual Report and maintains a dedicated disclosures on the corporate website. The policy highlights the balance between providing regular, sustainable returns to shareholders and maintaining sufficient capital to fund future business growth and comply with regulatory requirements.</p> <p>Metrobank 2025 Annual and Sustainability Report (Dividend Policy)</p> <p>Metrobank SEC 17A for the year ended December 31, 2025 (Dividend Policy)</p> <p>Metrobank Company Policies: Dividend Policy</p>
C.2.5	Biographical details (at least age, academic qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of all directors/commissioners	Yes	<p>The Bank discloses biographical details of all twelve (12) members of the Board of Directors in the Annual Report and the Definitive Information Statement. Each profile details the director's age, nationality, academic background, date of first election, executive or independent status, and concurrent board committee assignments.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board of Directors Profile)</p> <p>Metrobank SEC 17A for the year ended December 31, 2025 (Directors)</p>
Corporate Governance Confirmation Statement			
C.2.6	Does the Annual Report contain a statement confirming the company's full compliance with the code of corporate governance and where there is non-compliance, identify and explain reasons for each such issue?	Yes	<p>The Bank includes a statement of compliance with the Manual on Corporate Governance and the SEC Code of Corporate Governance within the Annual Report. The Bank also submit its annual Integrated Annual Corporate Governance Report (I-ACGR).</p> <p>Metrobank 2025 Annual and Sustainability Report (Corporate Governance Manual)</p> <p>Metrobank SEC 17A for the year ended December 31, 2025 (Corporate Governance Manual)</p>

Reference	Question	Answer	Existing Practices
			Integrated Annual Corporate Governance Report
C.3			
of Members of the Board and Key Executives			
C.3.1	Is there disclosure of the fee structure for non-executive directors?	Yes	<p>The Bank discloses the specific fee and remuneration structure for its Non-Executive Directors (NEDs). Board of Directors take home a fixed package, which includes a per diem allowances for every Board and Committee meeting physically or virtually attended. They receive pay based on their banking or finance experience, professional background, level of responsibilities, attendance in Board and committee meetings, and market conditions. To safeguard their objectivity, independence, and alignment with long-term shareholder interests, NEDs do not receive any performance-linked bonuses, profit-sharing allocations, or stock option grants.</p> <p>Metrobank 2025 Annual and Sustainability Report (Compensation Policy)</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Compensation of Directors and Executive Directors)</p>
C.3.2	Does the company publicly disclose [i.e., annual report or other publicly disclosed documents] details of remuneration of each non-executive director/commissioner?	Yes	<p>The Bank discloses information on its directors' remuneration based on the existing disclosure rules of the SEC and PSE, while respecting individual executive's rights to data privacy.</p> <p>In line with the above explanation, the Bank discloses annual remuneration of its directors and executive officers in the aggregate. It also provides the components of such remuneration and can be accessed through these links:</p> <p>Metrobank 2025 Annual and Sustainability Report (Directors Remuneration Structure)</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Compensation of Directors and Executive Directors)</p>

Reference	Question	Answer	Existing Practices
C.3.3	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy/ practices (i.e., the use of short term and long-term incentives and performance measures) for its executive directors and CEO?	Yes	<p>The Bank's executive compensation package is structured to attract, motivate, and retain top-tier leadership while aligning management incentives with long-term shareholder value and robust risk management. Remuneration consists of a competitive base salary, standard allowances, benefits-in-kind, and variable short-term performance incentives.</p> <p>Metrobank CGM updated as of 28 February 2025 (Compensation Policy) Metrobank 2025 Annual and Sustainability Report (Executive Remuneration Structure)</p>
C.3.4	Does the company publicly disclose [i.e., annual report or other publicly disclosed documents] the details of remuneration of each of the executive directors and CEO [if he/she is not a member of the Board]?		<p>The Bank discloses information of its executive directors and President remuneration based on the existing disclosure rules of the SEC and PSE, while respecting individual executive's right to data privacy.</p> <p>In line with the above explanation, the Bank discloses annual remuneration of its directors and executive officers in the aggregate. It also provides the components of such remuneration and can be accessed through the Bank's website:</p> <p>Metrobank 2025 Annual and Sustainability Report (Directors Remuneration Structure) Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Compensation of Directors and Executive Directors)</p>
C.4 Disclosure of Related Party Transactions (RPTs)			
C.4.1	Does the company disclose its policy covering the review and approval of material RPTs?	Yes	<p>The RPT policies governing the review, approval and management of related party transactions are disclosed in the Manual on Corporate Governance.</p> <p>Metrobank CGM updated as of 28 February 2025 (Related Party Transactions)</p>
C.4.2	Does the company disclose the name, relationship, nature and value for each material RPTs?		<p>Metrobank Company Policies: Related Party Transactions</p>

Reference	Question	Answer	Existing Practices
			<p>Significant RPTs are disclosed in the Item 12 – Certain Relationships and Related Transactions and Note 32 and 37 – Related Party Transactions of the 2025 Audited Financial Statements as reported in the SEC Form 17-A for the year ended December 31, 2025 and can be accessed through this link:</p> <p>Metrobank Audited Financial Statement as of March 31, 2025</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Related Party Transactions)</p>
C.5 Directors and commissioners' dealings in the shares of the company			
C.5.1	Does the company disclose trading in the company's shares by insiders?	Yes	<p>The Bank has an Insider Trading Policy to ensure that the shareholders are afforded protection and that individuals do not benefit from knowledge which is not generally available to the market.</p> <p>It compels the reporting insiders to disclose their respective beneficial ownership of listed shares of stock in their various companies, if any, and report any changes on the next trading day following the date of the change, as per SEC and the Philippine Stock Exchange (PSE) requirements.</p> <p>Metrobank CGM updated as of 28 February 2025 Insider Trading Policy</p> <p>Metrobank Company Policies: Insider Trading Policy</p> <p>Metrobank 2025 Annual and Sustainability Report (Insider Trading Policy)</p>
C.6 External Auditor and Auditor Report			
Where the same audit firm is engaged for both audit and non-audit services			
C.6.1	Are the audit and non-audit fees disclosed?	Yes	<p>The Bank discloses the fees paid to its external auditor, split into audit and non-audit services. The non-audit fees did not outweigh the fees paid for audit services. The Bank maintains a strict policy ensuring that non-audit assignments given to the external auditor are limited to non-conflicting tax compliance, regulatory reviews, or special assurance services. The Audit Committee reviews and pre-approves all</p>
C.6.2	Does the non-audit fee exceed the audit fees?	No	

Reference	Question	Answer	Existing Practices
			<p>engagements to ensure that the scope of non-audit work never compromises the independent judgment and objectivity of the external auditor.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p> <p>Audit Committee Charter</p>
C.7 Medium of communications			
Does the company use the following modes of communication?			
C.7.1	Quarterly reporting	Yes	<p>Metrobank SEC Form 17-Q (Quarterly Reports) https://www.metrobank.com.ph/articles/about-us/regulatory-filings-sec17q</p>
C.7.2	Company website		The Bank has a corporate website – https://www.metrobank.com.ph/about-us/corporate-governance
C.7.3	Analyst's briefing		<p>The Investor Relations Department serves as the resource for shareholders, equity and financial analysts, rating agencies, regulators and the media to appreciate the Bank's business, recent performance and significant developments. Regular updates are disseminated through the Bank's company filings and disclosures. These are also discussed and presented in one-on-one meetings, investor/analyst briefings and conferences, and media</p> <p>Metrobank Investor Relations Program https://www.metrobank.com.ph/articles/about-us/investor-relations-program</p>
C.7.4	Media briefings /press conferences		
C.8 Timely filing/release of annual/financial reports			
C.8.1	Are the audited annual financial report/statement released within 120 days from the financial year end?	Yes	<p>The Bank's Audited Financial Statement was disclosed to the PSE on February 19, 2026, 50 days after the end of the fiscal year December 31, 2025.</p> <p>PSE Edge (Material Information/Transactions – SEC 17C Report)</p>

Reference	Question	Answer	Existing Practices
C.8.2	Is the annual report released within 120 days from the financial year end?		The Bank's Annual Report was disclosed to the PSE on April 14, 2025, 104 days after the end of the fiscal year December 31, 2025. PSE Edge (Annual Report – SEC 17A)
C.8.3	Is the true and fairness/fair representation of the annual financial statement/reports affirmed by the board of directors/commissioners and/or the relevant officers of the company?	Yes	The true and fair representation of the Bank's annual financial statement is formally affirmed by the Board and key executive officers. This affirmation is officially documented through the Statement of Management's Responsibility for Financial Statements, which is prepared in accordance with SEC Regulation Code. Metrobank SEC 17A for the year ended December 31, 2025 (Audited Financial Statement) Metrobank 2025 Annual and Sustainability Report (Audit Committee Report to the Board of Directors)
C.9 Company website			
<i>Does the company have a website disclosing up-to-date information on the following?</i>			
C.9.1	Financial statements/reports (latest quarterly)	Yes	Metrobank SEC 17-Q
C.9.2	Materials provided in briefings to analysts and media		Metrobank Investor Relations Program Investor Presentation, Media and Analyst's briefings,
C.9.3	Downloadable Annual Report		Metrobank 2025 Annual and Sustainability Report
C.9.4	Notice of AGM and/or EGM		2026 Notice of Annual Stockholders Meeting
C.9.5	Minutes of AGM and/or EGM		2026 Minutes of the Annual Stockholders Meeting

Reference	Question	Answer	Existing Practices
C.9.6	Company's constitution (company's by-laws, memorandum and articles of association)		Metrobank website Articles of Incorporation By-laws
C.10 Investor Relations			
C.10.1	Does the company disclose the contact details (e.g., telephone, fax, and email) of the officer / office responsible for investor relations?	Yes	Contact details are disclosed in the Bank's Annual Report and posted on the website. Metrobank 2025 Annual and Sustainability Report (Corporate Information) Website: Metrobank Investor Relations Program <small>For more information, you may reach the Metrobank Investor Relations Department through the following:</small> <small>Investor Relations Department</small> <small>Email Address: investor.relations@metrobank.com.ph</small> <small>Telephone no: (02) 8857 5348</small> <small>Address: 31/F, Metrobank Center, 35th St. cor. 7th Ave., Bonifacio Global City, Taguig</small>
D.1 Board Duties and Responsibilities			
<i>Clearly defined board responsibilities and corporate governance policy</i>			
D.1.1	Does the company disclose its corporate governance policy/board charter?	Yes	The Bank's corporate governance policies are contained in the Corporate Governance Manual and posted on the Bank's website. Metrobank CGM updated as of 28 February 2025 Metrobank CGM updated as of 28 February 2026
D.1.2	Are the types of decisions requiring board of directors/commissioners' approval disclosed?		

Reference	Question	Answer	Existing Practices
D.1.3	Are the roles and responsibilities of the board of directors/commissioners clearly stated?		
Corporate Vision/Mission			
D.1.4	Does the company have an updated vision and mission statement?	Yes	<p>The Vision-Mission of the Bank</p> <p>To be the country's premiere financial conglomerate, empowering our individual and business clients to realize their goals and reach their full potential. By creating and customizing financial solutions in response to our stakeholders' needs, continuously expanding our scope of reach, and leading in community service, we live up to our "You're in Good Hands" promise that embodies who we are and what we do. We are Metrobank.</p> <p>The Vision Mission Statement (VMS) was approved by the Board in January 2020.</p> <p>Metrobank website – Vision Mission Statement</p>
D.1.5	Does the board of directors play a leading role in the process of developing and reviewing the company's strategy at least annually?	Yes	<p>The Board oversees the Group's overall governance framework, approves and oversees the implementation of strategies to achieve objectives, monitors managements' performance against set targets and ensures appropriate controls and systems of checks and balances are in place and operating effectively.</p> <p>The Board reviews the Bank's business objectives and strategy annually.</p>
D.1.6	Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy?		<p>As provided in the Bank's CGM the Power/Responsibilities and Duties of the Board.</p> <p>The Board has regularly reviewed and monitored the execution and strategies that allowed the Bank to grow amid the economic challenges and move closer to the path of sustainability. Among these include the Bank's corporate governance framework, strategic and business plans, risk management, internal control systems, financial performance, consumer protection framework, and the adoption of</p>

Reference	Question	Answer	Existing Practices
			<p>sustainability/ESG principles. The Board's role entails identifying priorities, setting goals and objectives, and allocating funds to support the necessary decisions.</p> <p>With the support of the Bank's units and an independent Corporate Secretary, our Board develops, reviews, and approves how we execute our business strategies, manages risks, set up internal controls, evaluates its financial performance, and adopts its sustainability program.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Governance)</p>
D.2 Board structure			
Code of Ethics or Conduct			
D.2.1	Are the details of the code of ethics or conduct disclosed?	Yes	<p>The following Codes of Conduct, which are hinged on the Bank's Core Values, are posted on the Bank's website and included in the CGM and accessible through the following links:</p> <p>Metrobank Code of Conduct and Ethics for Bank Directors</p> <p>Metrobank Code of Conduct for Employees</p> <p>Metrobank 2025 Annual and Sustainability Report (Code of Conduct and Ethics for Directors and Employees)</p> <p>All directors and employees are required to acknowledge that they have read and understood the Code stipulating their compliance with the standards and policies set forth herein.</p> <p>Formulation, revision or modification of any existing disciplinary action as contained in the Code of Ethics for Employee shall always be coordinated with HRMG.</p>
D.2.2	Are all directors/commissioners, senior management and employees required to comply with the code/s?		
D.2.3	Does the company have a process to implement and monitor compliance with the code/s of ethics or conduct?		
Board Structure & Composition			

Reference	Question	Answer	Existing Practices
D.2.4	Do independent directors/commissioners make up at least 50% of the board of directors/commissioners?	No	<p>The Bank consistently maintained a Board composition of 12 directors. 10 are non-executive directors (NEDs), of which five (5) are independent, including 1 female independent director (ID).</p> <p>While the Bank fall short of the 50% mark, having 5 IDs comfortably exceeds the BSP minimum requirements for publicly listed entities, which mandate that at least one-third or 20% depending on specific structural thresholds of the board must be independent.</p> <p>Metrobank Board of Directors Metrobank 2025 Annual and Sustainability Report</p>
D.2.5	<p>Does the company have a term limit of nine years or less or 2 terms of five years¹ each for its independent directors/commissioners?</p> <p>¹ The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011</p>	Yes	<p>As a rule, the Board's independent directors may serve for a maximum cumulative term of nine (9) years, making sure however that the shareholders' legal right to vote and be voted remains inviolable. After which, the independent director shall be perpetually barred from serving as such, but may continue to serve as regular director.</p> <p>The discussion on term limits for Independent Directors can be found through the following links:</p> <p>Metrobank CGM updated as of 28 February 2025 Metrobank 2025 Annual and Sustainability Report Metrobank 2025 Annual and Sustainability Report (Board Composition)</p>
D.2.6	Has the company set a limit of five board seats that an individual independent/non-executive director/commissioner may hold simultaneously?	Yes	<p>The Bank has a policy on multiple board seats that sets the limit of board seats a non-executive director can hold simultaneously. The policy is embedded in the Bank's CGM and posted on the website.</p> <p>Metrobank CGM updated as of 28 February 2025 (Multiple Board Seats) Metrobank 2025 Annual and Sustainability Report (Term Limit and Policies on Directorship)</p>

Reference	Question	Answer	Existing Practices												
D.2.7	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?	No	<p>For the information on the directorship positions of the directors in other companies both listed and non-listed, please refer to the profiles of each director as provided in the Bank's Annual Report. None of the Bank's directors serve on more than five (5) publicly-listed companies outside the group, and none of the executive directors serve on more than two boards of listed companies outside of the group.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board of Directors Profile)</p>												
Nominating Committee															
D.2.8	Does the company have a Nominating Committee?	No	<p>The Bank has a separate Nominations Committee, a board-level committee, that handles the process of identifying the quality of directors aligned with the company's strategic direction.</p> <p>The Nominations Committee is composed of three (3) members, all of whom are independent directors including the Chairman.</p> <table border="1" data-bbox="816 865 1503 1117"> <thead> <tr> <th>Committee Membership</th> <th>Designation</th> <th>Appointed Members</th> </tr> </thead> <tbody> <tr> <td>Chairman</td> <td>Independent Director</td> <td>Juan Miguel D. Escaler</td> </tr> <tr> <td>Regular Members</td> <td>Independent Director Independent Director Independent Director</td> <td>EOChua PGSoliven MCFernando</td> </tr> <tr> <td>Secretary</td> <td>Assistant Corporate Secretary</td> <td>JPAmoranto</td> </tr> </tbody> </table> <p>During the organizational meeting on April 22, 2026, the Nominations Committee was dissolved as part of the Bank's efforts to streamline its board committee structure and optimize governance processes.</p> <p>The functions and responsibilities previously held by the Nominations Committee, including the review, evaluation, and nomination of candidates for the Board of Directors and key officer positions, have been absorbed by the Corporate Governance and Compensation Committee (CGCCOM). This transition ensures</p>	Committee Membership	Designation	Appointed Members	Chairman	Independent Director	Juan Miguel D. Escaler	Regular Members	Independent Director Independent Director Independent Director	EOChua PGSoliven MCFernando	Secretary	Assistant Corporate Secretary	JPAmoranto
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D.2.9	Is the Nominating Committee comprised of a majority of independent directors/commissioners?														
D.2.10	Is the chairman of the Nominating Committee an independent director/commissioner?														

Reference	Question	Answer	Existing Practices
			<p>that the nomination process remains rigorous, independent, and fully aligned with regulatory requirements.</p> <p>Corporate Governance and Compensation Committee Charter</p>
D.2.11	Does the company disclose the terms of reference/ governance structure/ charter of the Nominating Committee?		The Nomination Committee Charter is disclosed in the Bank's Corporate Governance Manual .
D.2.12	Is the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year?		<p>For the calendar year 2025, the Nominations Committee met twelve (12) meetings that were attended 100% by all members, thereby satisfying the requirement to meet at least twice during the year.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Attendance)</p> <p>Metrobank SEC 17A for the year ended December 31, 2025 (Board Committees)</p>
Remuneration/ Compensation Committee			
D.2.13	Does the company have a Remuneration Committee?	Yes	<p>The Bank has a Corporate Governance and Compensation Committee (CGCCom) that supports the Board in fulfilling its corporate governance responsibilities and in overseeing the implementation of our Compliance System. Among the committee's responsibilities is to establish a formal and transparent procedure in determining the remuneration of directors and officers consistent with our culture, strategy, business environment and industry practice.</p> <p>Metrobank CGM updated as of 28 February 2025</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Attendance)</p> <p>Metrobank SEC 17A for the year ended December 31, 2025 (Board Committees)</p>

Reference	Question	Answer	Existing Practices																					
D.2.14	Is the Remuneration Committee comprised entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?		<p>The Corporate Governance and Compensation Committee is fully composed of independent directors, including the committee chairperson.</p> <table border="1"> <thead> <tr> <th>Committee Membership</th> <th>Designation</th> <th>Appointed Members</th> </tr> </thead> <tbody> <tr> <td>Chairman</td> <td>Independent Director</td> <td>AHLavares</td> </tr> <tr> <td>Regular Members</td> <td>Independent Director Independent Director</td> <td>MCFernando Jr. JMLEscaler</td> </tr> <tr> <td>Corporate Governance Officer</td> <td>Compliance Officer</td> <td>ABPascioles</td> </tr> <tr> <td>Resource Person</td> <td>Assistant Corporate Secretary</td> <td>JPAmoranto</td> </tr> <tr> <td>Secretary</td> <td>Corporate Governance Officer</td> <td>ABPascioles</td> </tr> <tr> <td>Adviser</td> <td>Chairman</td> <td>AVTy</td> </tr> </tbody> </table>	Committee Membership	Designation	Appointed Members	Chairman	Independent Director	AHLavares	Regular Members	Independent Director Independent Director	MCFernando Jr. JMLEscaler	Corporate Governance Officer	Compliance Officer	ABPascioles	Resource Person	Assistant Corporate Secretary	JPAmoranto	Secretary	Corporate Governance Officer	ABPascioles	Adviser	Chairman	AVTy
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Adviser	Chairman	AVTy																						
D.2.15	Is the chairman of the Remuneration Committee an independent director/commissioner?																							
D.2.16	Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?		The Corporate Governance and Compensation Committee Charter is posted on the Bank's website and Bank's Corporate Governance Manual .																					
D.2.17	Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year		<p>The Corporate Governance and Compensation Committee met five (5) meetings in 2025 that were attended 100% by all members and were duly-minuted.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Attendance)</p>																					
Audit Committee																								
D.2.18	Does the company have an Audit Committee?	Yes	The Audit Committee (AUDITCOM) assists the Board of Directors in fulfilling its statutory and fiduciary responsibilities, which include among others, ensuring compliance with Bank policies, and applicable laws, rules and regulations and code of conduct; ensuring adequate and effective internal controls.																					
D.2.19	Is the Audit Committee comprised entirely of non-																							

Reference	Question	Answer	Existing Practices
	executive directors/ commissioners with a majority of independent directors/ commissioners?		The members of the Audit Committee are appointed annually by the Board of Directors. It is comprised of three (3) members, two of whom are independent, including the Chairman, who is not the chairman of the Board or of any other Board-level committee.
D.2.20	Is the chairman of the Audit Committee an independent director/commissioner?		Metrobank 2025 Annual and Sustainability Report (Board Attendance) Metrobank SEC 17A for the year ended December 31, 2025 (Board Committees)
D.2.21	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?		The Audit Committee Charter is posted on the Bank's website and Bank's Corporate Governance Manual .
D.2.22	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?		All of the members of the AUDITCOM have relevant background knowledge, skills and/or experience in the areas of accounting, auditing and finance commensurate with the size, complexity of operations and risk profile of the bank. Metrobank 2025 Annual and Sustainability Report (Board of Directors Profile)
D.2.23	Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year?		The Audit Committee held fourteen (14) meetings in 2025 that were attended 100% by all members and were duly minuted. Metrobank 2025 Annual and Sustainability Report (Board Attendance) Metrobank SEC 17A for the year ended December 31, 2025 (Board Committees)

Reference	Question	Answer	Existing Practices
D.2.24	Does the Audit Committee have primary responsibility for recommendation on the appointment, and removal of the external auditor?		As stated in the charter, Audit Committee is responsible to recommend to the Board for the appointment/selection, re-appointment and/or change of external auditor based on fair and transparent criteria.
D.3 Board Processes			
Board meetings and attendance			
D.3.1	Are the board of directors meeting scheduled before the start of financial year?	Yes	In accordance with the Bank's Amended By-laws , the Board of Directors shall hold meetings every second Wednesday of each month at 4:30pm.
D.3.2	Does the board of directors/commissioners meet at least six times during the year?	Yes	Each of the twelve (12) directors fully satisfied the 75% attendance requirement for all board meetings held during the calendar year 2025. The Board held a total of thirteen (13) meetings in 2025. Eleven (11) directors achieved a perfect attendance record of 100% (attending all 13 meetings), while one (1) director attended twelve (12) out of the 13 meetings, resulting in an individual attendance rate of 92.3%. Metrobank 2025 Annual and Sustainability Report (Board Attendance)
D.3.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?		
D.3.4	Does the company require a minimum quorum of at least 2/3 for board decisions?	No	A majority of the Board shall constitute a quorum for the transaction of business and the vote of a majority of the quorum of the Board shall always be needed to decide any action. Metrobank CGM updated as of 28 February 2025 Conduct of Board Meetings Bank's Amended By-Laws

Reference	Question	Answer	Existing Practices
D.3.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	Yes	<p>The Non-Executive Directors (NEDs), including the Independent Directors, of the Bank met separately in an executive session at least once during the calendar year 2025 without the presence of the executive directors or any members of management.</p> <p>This session was held on October 30, 2025 and was facilitated and presided over by the Lead Independent Director. The meeting provided an independent venue to review and discuss key developments and strategic updates, including emerging industry trends and best practices in artificial intelligence; the accomplishments and ongoing initiatives of the Risk Management Group; the Internal Audit Group's action plans; and updates on the ASEAN Corporate Governance Scorecard (ACGS).</p> <p>Metrobank SEC 17A for the year ended December 31, 2025 (Executive Session of Non-Executive Directors)</p> <p>Metrobank 2025 Annual and Sustainability Report (Executive Session of Non-Executive Directors)</p>
Access to information			
D.3.6	Are board papers for board of directors/ commissioners' meetings provided to the board at least five business days in advance of the board meeting?	Yes	<p>As far as practicable, materials for the Board meeting should be provided within five (5) banking days before the meeting.</p> <p>Metrobank CGM updated as of 28 February 2025 (Conduct of Board Meetings)</p> <p>Metrobank 2025 Annual and Sustainability Report (Meeting Materials)</p>
D.3.7	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	Yes	<p>The Bank's Board is assisted Atty. Regis V. Puno, 67 years old, Filipino, who assumed the role of the Corporate Secretary of Metrobank on April 24, 2019. He is currently Special Legal Counsel of the Metrobank Group. The Office of the Corporate Secretary plays a significant role in supporting the Board of Directors in discharging its responsibilities. The Corporate Secretary is a separate individual from the Compliance Officer and is not a member of the Board of Directors.</p>
D.3.8	Is the company secretary trained in legal, accountancy or		

Reference	Question	Answer	Existing Practices
	company secretarial practices and has kept abreast on relevant developments?		<p>The Corporate Secretary and the Assistant Corporate Secretary, in consultation with the Chairman, prepare the agenda for each meeting and ensure that all supporting documents required for the evaluation of the items in the agenda are on hand, prepare the minutes of each meeting and keep records of the proceedings. In coordination with the Compliance Officer, the Office of the Corporate Secretary also communicates with the directors the relevant statutory and regulatory updates, and likewise advises them of the schedules of relevant seminars/training that they can attend.</p> <p>The role, duties and responsibilities of the Corporate Secretary is further discussed in the Bank's CGM and By-Laws and can be accessed by our stakeholders through the following links:</p> <p>Metrobank 2025 Annual and Sustainability Report (Corporate Secretary)</p>
Board Appointments and Re-election			
D.3.9	Does the company disclose the criteria used in selecting new directors/commissioners?	Yes	<p>The Bank clearly defines and discloses the criteria used in the selection and nomination of new directors to ensure a competent, diverse, and well-rounded Board. These criteria are explicitly detailed in the Bank's CGM.</p>
D.3.10	Did the company describe the process followed in appointing new directors/commissioners?	Yes	<p>The Bank, through its Nominations Committee, ensures that the Board is comprised of a diverse group of proficient people who combine insight and good judgment in implementing good governance. To ensure diversity in the Board, the Bank keeps a balanced representation in terms of gender, expertise, policy-making experience, ethnicity, and independence. Board members possess integrity, probity, physical and mental fitness, competence, education, financial literacy, training, diligence, knowledge and experience relevant to the banking industry.</p> <p>Metrobank CGM updated as of 28 February 2025 (Election of Directors)</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Nomination and Election Process)</p>

Reference	Question	Answer	Existing Practices
D.3.11	<p>Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years² each?</p> <p>2 The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011.</p>	N/A	<p>In accordance with the Bank's Article of Incorporation and By-laws, all twelve (12) members of the Board of Directors are elected individually and annually for a fixed term of one (1) year. Each director holds office for a period of one year and serves until the next annual stockholders meeting, where they must stand for regular nomination and re-election by the shareholders.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board of Directors Profile)</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Nomination and Election Process)</p> <p>Additionally, in compliance with SEC Memorandum Circular No. 7, 2026 and BSP regulations, Independent Directors face a strict maximum cumulative term of nine (9) years, after which they are perpetually barred from re-election in an independent capacity to ensure absolute objectivity and independent oversight.</p> <p>Metrobank CGM updated as of 28 February 2026 (Term Limits for Independent Directors)</p>
D.3.12	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	No	<p>The formal approval of individual remuneration packages for executive directors and senior executives does not directly reside with the general shareholders or the full Board of Directors as a collective body. Instead, executive and senior management compensation is governed under a separate specialized administrative framework:</p> <ul style="list-style-type: none"> • Senior executive and officer salaries benefits, and performance bonuses are determined, reviewed, and finalized by the Office of Asst. Group Chairman in conjunction with the Human Resources Management Group, utilizing established industry benchmarks and operational productivity ratios. • Board member per diems for meeting attendance follow the fixed provisions explicitly outlined within the Bank's established By-laws. <p>To maintain strong governance oversight, compensation structures are regularly audited for alignment with market standards, and no director or executive officer is permitted to participate in discussions regarding their own personal salary reviews or individual performance incentives.</p>

Reference	Question	Answer	Existing Practices
D.3.13	Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executive with long-term interests of the company, such as claw back provision and deferred bonuses?	Partially	<p>While the Bank's current corporate governance framework does not feature explicit clawback provisions or structured deferred bonus mandates, executive and senior management remuneration is stringently aligned with the long-term interests of the institution through other rigorous board mechanisms. Performance bonuses are strictly non-guaranteed and are determined using an objective Balanced Scorecard that measure productivity ratios, asset quality, capital adequacy, and overall risk management performance.</p> <p>Metrobank 2025 Annual and Sustainability Report (Compensation Policy)</p> <p>Metrobank Company Policies (Compensation Policy)</p> <p>Metrobank CGM updated as of 28 February 2025 (Compensation Policy)</p>
Access to information			
D.3.14	Does the company have a separate internal audit function?	Yes	<p>The Internal Audit Group is established by the Board of Directors, and its responsibilities are defined by the Audit Committee as part of its oversight function. The Audit Committee and Management take all the necessary measures to provide the appropriate resources and staffing that would enable Internal Audit to fully carry out its functions and achieve its objectives while adhering to the principles required by the International Standards for the Professional Practice of Internal Auditing (Standards) and Code of Ethics.</p> <p>The mission of Internal Audit is to enhance and protect organizational value by providing risk-based and objective assurance, advice, and insight. The scope of work of IAG includes all processes, systems, units and activities (including outsourced services) of the Bank (including its subsidiaries and affiliates whose audits are directly handled by IAG). Information on the Bank's Internal Audit can be accessed on the Bank's website through this link:</p>
D.3.15	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	Yes	<p>The Bank's Internal Audit function is an in-house unit, and the Head of Internal Audit is fully identified.</p> <p>To reflect the leadership transition that occurred during the calendar year 2026, the relevant details are disclosed below:</p>

Reference	Question	Answer	Existing Practices
			<p>Incoming: Ms. Babylyn A. Catacutan was formally appointed by the Board as the Head of Internal Audit Group effective January 16, 2026.</p> <p>Outgoing: Ms. Aline A. Novilla served as the Head of Internal Audit until July 15, 2025.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p> <p>Metrobank Principal Officers</p>
D.3.16	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Yes	<p>As stated in the Charter, the Audit Committee is responsible for the appointment/ selection, re-appointment and dismissal of the internal auditor based on fair and transparent criteria.</p> <ol style="list-style-type: none"> i. The Senior Management may appoint the internal auditor subject to the concurrence of the Audit Committee; ii. If the internal auditor resigns or communicates an intention to resign, the Audit Committee should follow up the reasons or explanations giving rise to such resignation, and should consider whether it needs to take any action in response to those reasons
Risk Oversight			
D.3.17	Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework?	Yes	<p>IAG's Annual Year-end Report attested by the Chief Audit Executive contains the overall assessment on the adequacy and effectiveness of the Bank's internal control, risk management and governance processes. Copy of the IAG's Annual Year-end Report was noted by the President.</p>
D.3.18	Does the Annual Report/Annual CG Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational,	Yes	<p>The Board of Directors review the following material risks to the Bank.</p> <ul style="list-style-type: none"> ▪ Credit Risk ▪ Credit concentration Risk ▪ Market Risk ▪ Interest Rate Risk in the Banking Book ▪ Liquidity Risk

Reference	Question	Answer	Existing Practices
	financial and compliance controls) and risk management systems?		<ul style="list-style-type: none"> ▪ Operational Risk ▪ Technology Risk ▪ Reputation Risk ▪ Compliance and Regulatory Risk ▪ Strategic Risk ▪ Contagion Risk <p>Metrobank 2025 Annual and Sustainability Report (Risk Management)</p>
D.3.19	Does the company disclose the key risks to which the company is materially exposed to (i.e., financial, operational including IT, environmental, social, economic)?		
D.3.20	Does the Annual Report/Annual CG report contain a statement from the Board of Directors of Audit Committee commenting on the adequacy of the company's internal control/risk management system?	Yes	<p>The Audit Committee, as part of its mandated oversight under its Board-approved charter, conducts a comprehensive annual evaluation of the internal control framework. This assessment covers financial reporting, compliance with laws and regulations, operational efficiency, and the safeguarding of information and physical assets. The Audit Committee's formal statement confirming the soundness of these internal controls is disclosed in the Audit Committee Report to the Board of Directors.</p> <p>The Board of Directors collectively reviews and confirms these assessments to provide overarching assurance that the Bank's risk governance and internal control mechanisms remain robust and aligned with the complex macroeconomic complex.</p>
D.4 People on the Board			
Board Chairman			
D.4.1	Do different persons assume the roles of chairman and CEO?	Yes	The Bank's Chairman of the Board and Chief Executive Officer are held by separate individuals as presented in the Bank's Annual Report , SEC Form 20-IS and on the Bank's website :
D.4.2	Is the chairman an independent director/commissioner?	No	The Bank's Chairman of the Board is not an independent director. More so, there is no director who is a former CEO of Metrobank.

Reference	Question	Answer	Existing Practices
D.4.3	Is any of the directors a former CEO of the company in the past 2 years?	No	Metrobank Board of Directors https://www.metrobank.com.ph/articles/about-us/our-people
D.4.4	Are the roles and responsibilities of the chairman disclosed?	Yes	The positions of Chairman of the Board and Chief Executive Officer are held by two separate individuals and their responsibilities were clearly defined in the Bank's CGM , Amended By-Laws and Annual Report .
Lead Independent Director			
D.4.5	If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined?	Yes	<p>Since the Chairman of the Board is a Non-Executive Director and is not independent, the Corporate Governance and Compensation Committee endorsed to the Board the appointment of Mr. Philip G. Soliven as Lead Independent Director (LID) among the independent directors. The Board approved his appointment on 18 August 2021.</p> <p>The specific roles, responsibilities, and powers of the LID are explicitly defined in the Bank's Annual Report and CGM.</p> <p>The LID serves as an essential organizational check-and-balance, facilitating effective communication between the Chairman, management, and the independent board members.</p>
Skills and Competencies			
D.4.6	Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in?	Yes	<p>Multiple Non-Executive and Independent Directors on the Bank's Board possess extensive, top-tier prior working experience in the commercial banking and financial services sector, fulfilling the collective industry expertise criteria.</p> <p>Specifically, Mr. Philip G. Soliven has institutional banking experience, having previously served as Vice President of Bank of Boston. Additionally, Mr. Francisco C. Sebastian possesses deep banking operations insight from his tenure as Chairman of First Metro Investment Corporation.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board of Directors Profile)</p>
D.5 Board Performance			

Reference	Question	Answer	Existing Practices
Directors Development			
D.5.1	Does the company have orientation programmes for new directors/commissioners?	Yes	As provided for in the Bank's CGM, a first-time director has to undergo a minimum of eight (8) hours orientation program.
D.5.2	Does the company have a policy that encourages directors/commissioners to attend on-going or continuous professional education programmes?	Yes	<p>For the continuing education of directors, all incumbent directors unless otherwise exempted as provided by the regulations, are required to attend for a minimum of four (4) hours an annual Corporate Governance seminar with an SEC -accredited service provider.</p> <p>The relevant orientation and training programs, as well as certificate of attendance for our directors is provided in the Bank's CGM, which also represents as the Board Charter, can be accessed by our stakeholders on the Bank's website through this link:</p> <p>Metrobank CGM updated as of 28 February 2025 (Orientation and Continuing Education Program)</p> <p>Metrobank 2025 Annual and Sustainability Report (Policies on Onboarding and Continuing Education Process)</p>
CEO/Executive Management Appointments and Performance			
D.5.3	Does the company disclose the process on how the board of directors/commissioners plans for the succession of the CEO/ Managing Director/ President and key management?	Yes	<p>Under the Bank's governance framework, the Corporate Governance and Compensation Committee holds direct oversight over the succession planning architecture. The process involves an annual institutional review of the Bank's leadership pipeline, identifying critical risk positions, and mapping potential internal successors against defined leadership competency matrices. The framework ensures organizational continuity by categorizing the internal talent pool into short-term (ready within 1-2 years) and medium-term (ready within 3-5 years) succession tracks, paired with customized executive development programs. The framework covers both planned transitions such as retirement, and unplanned/emergency vacancies.</p> <p>Metrobank 2025 Annual and Sustainability Report (Policies on Succession and Retirement)</p> <p>Metrobank 2025 Annual and Sustainability Report (Workforce Development and Upskilling)</p>

Reference	Question	Answer	Existing Practices
			Metrobank CGM updated as of 28 February 2025 (Succession and Retirement)
D.5.4	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/ Managing Director/President?	Yes	<p>The Board of Directors conduct an annual self-assessment of its performance, including the performance of the Chairman, the President, individual members, as well as Board and Bank-level Committees. The process and criteria followed for the assessment are disclosed in the following links:</p> <p>Metrobank 2025 Annual and Sustainability Report (Policies on Performance Evaluation)</p> <p>Metrobank CGM updated as of 28 February 2026 (Annual Self-Assessment)</p>
Board Appraisal			
D.5.5	Did the company conduct an annual performance assessment of the board of directors/commissioners and disclose the criteria and process followed for the assessment?		<p>The Bank conducts an annual performance assessment of the Board of Directors as a collective body, individual directors, the Chairman of the Board, and its respective Board Committees. This assessment was fully completed for the year 2025. The process is administered annually by the Corporate Governance and Compensation Committee using standardized, rigorous self-assessment and peer-review questionnaires. The evaluation criteria focus on functional competencies, strategic participation, alignment with risk appetite, and committee-specific effectiveness. The consolidated results are formally reviewed by the Board to identify areas for professional development and operational improvement.</p> <p>Metrobank 2025 Annual and Sustainability Report (Policies on Performance Evaluation)</p> <p>Metrobank CGM updated as of 28 February 2026 (Annual Self-Assessment)</p>
Director Appraisal			
D.5.6	Did the company conduct an annual performance assessment of the individual directors/commissioners and disclose the criteria and process followed for the assessment?		
Committee Appraisal			
D.5.7	Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment?		

Reference	Question	Answer	Existing Practices												
Bonus Items															
(B) A. Rights and Equitable Treatment of Shareholders															
(B) A.1 Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.															
(B) A.1.1	Does the company practice <i>real time</i> secure electronic voting in absentia at the general meetings of shareholders?	Yes	<p>The Bank utilizes a secure, proprietary electronic voting portal that allows shareholders to cast their votes in absentia in real time for the annual stockholders' meetings. This mechanism ensures that shareholders who cannot physically attend the meetings can fully exercise their voting rights safely and efficiently.</p> <p>To protect the integrity of the vote, the Bank implements a strict digital authentication process. Shareholders must register through the dedicated email address prior to the meeting. Each registration is carefully verified against the official list of stockholders maintained by the Bank's Stock Transfer Agent. Once authenticated, the stockholder issued unique, secure login credentials to access the electronic ballot and cast their votes on all agenda items. The system securely logs and counts the electronic ballots, and the consolidated results are verified by an independent third-party inspector before being announced.</p> <p>2026 Notice of Annual Stockholders Meeting</p> <p>2026 Minutes of the Annual Stockholders Meeting</p>												
(B) A.2 Equitable treatment of shareholders															
(B) A.2 Notice of AGM															
(B) A.2.1	Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting?	Yes	<p>The stockholders were notified on the following dates, disclosed properly at the PSE EDGE:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Notice Date</th> <th>ASM Date</th> <th>No. of Days</th> </tr> </thead> <tbody> <tr> <td>2025</td> <td>March 19, 2025</td> <td>April 23, 2025</td> <td>35 days</td> </tr> <tr> <td>2026</td> <td>March 26, 2026</td> <td>April 22, 2026</td> <td>27 days</td> </tr> </tbody> </table> <p>https://edge.pse.com.ph/companyDisclosures/form.do?cmpy_id=128</p> <p>2026 Notice of Annual Stockholders Meeting</p>	Year	Notice Date	ASM Date	No. of Days	2025	March 19, 2025	April 23, 2025	35 days	2026	March 26, 2026	April 22, 2026	27 days
Year	Notice Date	ASM Date	No. of Days												
2025	March 19, 2025	April 23, 2025	35 days												
2026	March 26, 2026	April 22, 2026	27 days												

Reference	Question	Answer	Existing Practices
(B) B. Sustainability and Resilience			
(B) B.1			
(B) B.1.1.	Does the company disclose how it manages climate-related risks and opportunities?	Yes	<p>The 2025 disclosure marks a substantive advancement from prior periods, moving beyond generalized risk statements to deliver a highly structure, data-driven governance and portfolio management strategy.</p> <p>In strict alignment with BSP Circular 1085 and 1128, as well as the transition baselines of PFRS S2 (Climate-related disclosures), the Bank formally recognizes climate change as a core material financial and economic risk. The Bank addresses this exposure across four distinct pillars:</p> <ul style="list-style-type: none"> • Climate and sustainability-related risks are fully institutionalized and managed as an integral component of the Bank's overarching Enterprise Risk Management framework, under the active oversight of the Board's Risk Oversight Committee. • The Bank explicitly identifies and monitors both Physical Risks (e.g., severe weather disruption to asset collaterals) and Transition Risks (e.g., regulatory shifts and market changes) mapped across defined short-medium, and long-term horizons. • The disclosure outlines specific management protocols to address downstream impacts on credit, market, operational, and reputational risk. Mitigation mechanisms include rigorous portfolio exposure monitoring, enhanced business continuity planning, strict exclusion criteria, and a targeted strategy to reduce underwriting exposure to high-carbon sectors. • The Bank actively expands its sustainable finance portfolio by accelerating funding toward renewable and transition energy, energy efficiency, sustainable water management, green infrastructure, clean transportation, sustainable agriculture, and circular economy projects. <p>Metrobank 2025 Sustainability Report (Managing Climate Risk and Opportunities for Long Term Resilience)</p>
(B) B.1.2	Does the company disclose that its Sustainability Report/ Sustainability Reporting is externally assured?	No	While the Bank has not yet obtained full external assurance for its Sustainability Report, Metrobank has strengthened the credibility of its disclosures through independent validation of its frameworks; opting for a phased approach to assurance.

Reference	Question	Answer	Existing Practices
			<p>In 2025, Metrobank obtained an independent Second Party Opinion (SPO) from Moody's Ratings on its Sustainable Finance Framework (SFF). The SPO is an important assurance mechanism as it validates the SFF's alignment with international standards and assesses the robustness of the governance, use of proceeds, and reporting commitments for sustainable finance activities.</p> <p>Moody's assigned Metrobank an SQS2 Sustainability Quality Score ("Very Good"), placing the Bank in a differentiated position relative to peers, some of whom received SQS3 ratings from the same external reviewer. This underscores the strength and credibility of Metrobank's sustainable finance disclosures. The SFF also provides for annual independent assurance on allocation of proceeds for sustainable instruments.</p> <p>Building on these, Metrobank is preparing to implement limited external assurance over key sustainability indicators in compliance with SEC Memorandum Circular no. 16, Series of 2025, and with further plans to progressively expand coverage in succeeding reporting cycles.</p> <p>Metrobank 2025 Sustainability Report (External Review and Second Party Opinion)</p>
(B) B.1.3	Does the company disclose the engagement channel with stakeholder groups and how the company responds to stakeholders' ESG concerns?	Yes	<p>The Bank systematically categorizes its universe into core stakeholder groups, including Customers, Employees, Investors, Suppliers, and Regulators. For each group, Metrobank details the active platforms used to capture feedback (such as Materiality Assessment surveys, customer touchpoints, and employees' townhalls). Crucially, the disclosure outlines the Bank's concrete management responses to materials ESG concerns raised during these dialogues, such as integrating ESRM systems into credit lines to address climate concerns, implementing robust cybersecurity protocols to protect data privacy, and expanding sustainable finance frameworks to satisfy investor demand for green portfolios.</p> <p>Metrobank 2025 Sustainability Report (Stakeholder Engagement)</p>
(B) B.1.4	Does the company have a unit/division/committee who is specifically responsible to	Yes	<p>Metrobank has a clearly defined governance structure specifically tasked with the oversight, execution, and management of sustainability matters. This structure spans from board-level committees down to a dedicated operational department:</p>

Reference	Question	Answer	Existing Practices
	manage the sustainability matters?		<ul style="list-style-type: none"> • Board-level oversight: The Executive Committee (EXCOM) oversees the integration of sustainability into the Bank's core strategy, including approvals for large-scale proposals aligned with the Sustainable Finance Framework. Concurrently, the Risk Oversight Committee (ROC) provides focused corporate governance over enterprise risk assessments and the operational deployment of the Environmental and Social Risk Management Framework. • Senior Management leadership: Executive implementation is led by Metrobank's Sustainability Officer, who strategically serves as the Bank's Risk Officer, ensuring that ESG and climate-related risks are directly tied into the Institutional Enterprise Risk Management system. • Dedicated operational unit: Day-to-day execution, regulatory compliance (including BSP and SEC reporting), and front-line support are managed by specialized Sustainability Department. <p>Metrobank 2025 Sustainability Report (Governance Structure and Oversight)</p>
(B) B.1.5	Does the company disclose the board of directors / oversight of sustainability related risks and opportunities?	Yes	<p>In alignment with the Governance Pillar of PFRS S2, the full Board of Directors holds ultimate accountability for institutionalizing sustainability principles across the Metrobank Group. The Board exercises this oversight through two primary committees:</p> <ul style="list-style-type: none"> • EXCOM: Oversees the high-level integration of the Bank's Sustainable Finance Framework into overarching corporate strategies, reviewing and approving strategic green capital allocations and major ESG policies. • ROC: Exercises oversight over the ESRM framework. The ROC routinely reviews climate-related physical and transition risk exposures, monitors credit concentration levels in carbon-intensive industries, and evaluates the Bank's resilience strategies against macro environmental risks. <p>The Sustainability Officer provides regular updates to these committees, ensuring that the Board remains informed of emerging regulatory requirements and green investment opportunities.</p> <p>Metrobank 2025 Sustainability Report (Governance Structure and Oversight)</p>

Reference	Question	Answer	Existing Practices
			<p>In addition, the Board actively participates in continuing corporate governance seminars that feature dedicated modules on ESG and climate risks management.</p> <p>Integrated Annual Corporate Governance Report - Certificate of Attendance</p>
(B) B.1.6	Does the company disclose the linkage between executive directors and senior management remuneration and sustainability performance for the previous year?	No	<p>Metrobank does not yet formally disclose a direct, quantitative linkage between executive directors' or senior management remuneration and specific sustainability performance metrics for the previous year.</p> <p>However, the Bank maintains a highly structured, risk-aligned governance framework over executive compensation. As codified in Bank's Corporate Governance Manual, the Board of Directors approves and oversees all performance standards, remuneration, and incentive policies. This system ensures that executive rewards remain strictly consistent with the Bank's long-term strategic objectives, financial soundness, acceptable risk-taking behavior, operating culture, and risk architecture.</p> <p>The Corporate Governance and Compensation Committee is specifically tasked with overseeing the design and operational execution of these remuneration policies. To ensure that compensation structures do not encourage imprudent risk, the committee collaborates closely with the Risk Oversight Committee to continuously evaluate the incentives created by the remuneration system.</p> <p>In line with the progressive development milestones of the Bank's Sustainable Finance Framework, Metrobank is actively studying methodologies to safely integrate ESG factors into senior management performance standards for upcoming reporting cycles.</p>
(B) B.1.7	Is the company's Whistle Blowing System managed by independent parties / institutions?	Yes	<p>The Bank's Whistleblowing System is not outsourced to an external independent party. Instead, the system is maintained and managed internally by the Bank's Internal Audit Group (IAG), operating under the direct functional governance and oversight of the Board-level Audit Committee.</p>

Reference	Question	Answer	Existing Practices
			<p>To ensure objectivity and freedom from management interference, IAG answer directly to the Audit Committee, which is chaired by and primarily composed of independent directors.</p> <p>The Bank's Whistleblowing Policy provides safe, dedicated communication lines, including a secure email portal (whistleblowing@metrobank.com.ph) and a specialized mobile/text hotline ((+63) 942 747 1359), accessible to both internal employees and external stakeholders. The framework guarantees strict confidentiality and a zero-tolerance policy against any form of retaliation or workplace retribution for reporters acting in good faith.</p> <p>Metrobank 2025 Annual and Sustainability Report (Whistleblowing Policy)</p> <p>Metrobank CGM updated as of 28 February 2025</p>
(B) C. Disclosure and transparency			
(B) C.1 Quality of Annual Report			
(B) C.1.1	Are the audited annual financial report /statement released within 60 days from the financial year end?	Yes	<p>The Bank's Audited Financial Statement was disclosed to the PSE on February 19, 2025, 52 days after the end of the fiscal year December 31, 2025.</p> <p>PSE Edge (Material Information/Transactions – SEC 17C Report)</p>
(B) D. Responsibilities of the Board			
(B) D.1 Board Competencies and Diversity			
(B) D.1.1	Does the company have at least one female independent director/commissioner?	Yes	<p>Atty. Angelica H. Lavares was appointed as Independent Director in 2019.</p> <p>Metrobank Board of Directors https://www.metrobank.com.ph/articles/about-us/our-people</p>
(B) D.1.2	Does the company have a policy and disclose measurable objectives for implementing its	Yes	<p>Metrobank maintains a Board-approved diversity policy integrated directly into the Corporate Governance Manual. The Bank establishes clear, measurable objectives regarding the balance of its governing body and systematically reports its quantitative progress to the public across its annual</p>

Reference	Question	Answer	Existing Practices
	board diversity and report on progress in achieving its objectives?		<p>regulatory filings. The policy explicitly prevents a narrow monolithic architecture by optimization across five core diversity axes: gender, industry expertise, policy-making experience, ethnicity, and independence.</p> <p>For the 2025-2026 board cycle, Metrobank progress reports demonstrate the successful execution of these measurable parameters:</p> <ul style="list-style-type: none"> • Board size & independent ratio: The Board has successfully maintained its optimal baseline of exactly twelve (12) directors. To insulate oversight from management bias, 10 out of 12 are Non-Executive Directors (NEDs), fulfilling a strict structural objective. • Independent mindshare: Exactly 5 out of the 10 NEDs function as fully Independent Directors, matching the Bank's target of maintaining a high element of independence that exceeds basic legal minimums. • Gender Inclusion Progress: The Bank maintains female independent representation at the highest policy level, ensuring that critical committees such as Audit Committee or Corporate Governance and Compensation Committee benefit from diverse perspective. • Professional skill mix: The baseline objective requires a distribution of deep skills across commercial banking, global economic, and legal/regulatory compliance. <p>The Nominations Committee executes a highly-structured, rigorous, and documented Fit and Proper Evaluation Process for all board candidates. This process is deeply codified within the Nominations Committee Charter and the Bank's Corporate Governance Manual.</p> <p>Metrobank Board of Directors Metrobank 2025 Annual and Sustainability Report (Board Profile)</p>
(B) D.2 Board Structure			
(B) D.2.1	Is the Nominating Committee comprise entirely of	Yes	Nomination Committee members are all independent directors. The Nominations Committee leads the assessment of the candidate's qualifications to ensure alignment with the Bank's strategic directions.

Reference	Question	Answer	Existing Practices												
	independent directors/commissioners?		<table border="1"> <thead> <tr> <th>Committee Membership</th> <th>Designation</th> <th>Appointed Members</th> </tr> </thead> <tbody> <tr> <td>Chairman</td> <td>Independent Director</td> <td>Juan Miguel D. Escaler</td> </tr> <tr> <td>Regular Members</td> <td>Independent Director Independent Director Independent Director</td> <td>EOChua PGSoliven MCFernando</td> </tr> <tr> <td>Secretary</td> <td>Assistant Corporate Secretary</td> <td>JPAmoranto</td> </tr> </tbody> </table>	Committee Membership	Designation	Appointed Members	Chairman	Independent Director	Juan Miguel D. Escaler	Regular Members	Independent Director Independent Director Independent Director	EOChua PGSoliven MCFernando	Secretary	Assistant Corporate Secretary	JPAmoranto
Committee Membership	Designation	Appointed Members													
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Regular Members	Independent Director Independent Director Independent Director	EOChua PGSoliven MCFernando													
Secretary	Assistant Corporate Secretary	JPAmoranto													
(B) D.2.2	Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions?														
(B) D.3 Board Appointments and Re-Election															
(B) D.3.1	Does the company use professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors/commissioners?	Yes	<p>The members of the Board are elected annually. In accordance with Bank's By-Laws, any stockholder may submit nominations for directorial positions to represent his interest in promoting long-term value creation.</p> <p>The Board through its Nominations Committee strives to ensure the optimal mix of skills and talent and balanced membership of the Board to achieve its strategic objectives.</p> <p>When identifying or screening potential candidates, the Committee may use whatever resources it deems appropriate, including but not limited to, referrals from existing directors and officers, recommendations, and suggestions from stockholders. To the extent possible, it also makes use of external databases or external search firms. Only nominees whose names appear in the Final List of Candidates shall be eligible for election as director.</p> <p>Metrobank CGM updated as of 28 February 2025 Metrobank 2025 Annual and Sustainability Report (Board Nomination and Election Process)</p>												
(B) D.4 Board Structure & Composition															
(B) D.4.1	Do independent non-executive directors/commissioners make up more than 50% of the board of	N/A	To ensure an absolute check-and-balance and preserve rigorous boardroom objectivity, Metrobank executes the prescribed regulatory safeguards for companies with non-independent chairperson. The Bank consistently maintained a Board composition of 12 directors. 10 are non-executive directors (NEDs),												

Reference	Question	Answer	Existing Practices
	directors/commissioners for a company with independent chairman?		<p>5 of which are independent, which significantly exceeds the minimum 20% statutory threshold required under the MORB.</p> <p>Furthermore, in compliance with SEC Code Recommendation 5.1, the Board has formally designated Mr. Philip G. Soliven as the Lead Independent Director (LID). The LID is empowered to lead regular executive sessions of non-executive and independent directors without management presence, ensuring that independent oversight remains fully robust.</p> <p>Metrobank Board of Directors</p> <p>Metrobank 2025 Annual and Sustainability Report (Lead Independent Director)</p>
(B) D.5 Risk Oversight			
(B) D.5.1	Does the company disclose that its Board identified key risk in relation to information technology including disruption, cyber security, and disaster recovery, to ensure that such risks are managed and integrated into the overall risk management framework?	Yes	<p>The Information Technology Steering Committee a board-level committee provides governance and oversight in managing the Bank's information technology (IT) resources. Its main role is to ensure that IT strategies are consistent with the overall business objectives. It is in-charge of the oversight of the IT Risk Management Program of the Bank and the development of policies, controls, and specific accountabilities consistent with the Bank's IT Risk Management Framework.</p> <p>As delegated by the Board, it shall also approve IT-related requests and other IT-related services/arrangements, including outsourcing/insourcing activities. It is expected to also render periodic reports to the Board regarding the overall IT performance, status of major projects and other significant issues related to IT risks. The Committee is composed of directors, the Head of Financial Control Sector, and the Head of the Information Technology Group</p> <p>The IT Steering Committee can be accessed on the Bank's website and Bank's Annual Report.</p>
(B) D.6 Board Performance			
(B) D.6.1	Does the company have a separate board level Risk Committee?	Yes	Metrobank Risk Oversight Committee

Reference	Question	Answer	Existing Practices
Penalty Items			
(P) A. Rights and Equitable Treatment of Shareholders			
(P) A.1 Basic shareholder rights			
(P) A.1.1	Did the company fail or neglect to offer equal treatment for share repurchases to all shareholders?	No	The Bank did not initiate, execute, or maintain any corporate share repurchase programs, share buyback initiatives, or capital reductions for its common stock during the previous year. There were no instances that could give rise to the unequal treatment of shareholders.
(P) A.2 Shareholders, including institutional shareholders, should be allowed to consult with each other on issues concerning their basic shareholder rights as defined in the Principles, subject to exceptions to prevent abuse.			
(P) A.2.1	Is there evidence of barriers that prevent shareholders from communicating or consulting with other shareholders?	No	<p>There is no evidence of any physical, legal or procedural barriers that prevent Metrobank shareholders from communicating or consulting with one another.</p> <p>Metrobank 2025 Annual and Sustainability Report (Protection of Stockholders Rights and Interests)</p> <p>2026 Notice of Annual Stockholders Meeting</p> <p>2026 Minutes of the Annual Stockholders Meeting</p>
(P) A.3 Right to participate effectively in and vote in general shareholders meeting and should be informed of the rules, including voting procedures, that govern general shareholders meeting.			
(P) A.3.1	Did the company include any additional and unannounced agenda item into the notice of AGM/EGM?	No	<p>In strict compliance with SEC rules on proxy solicitations and Principle 7 of the SEC Code of Corporate Governance, the agenda for Metrobank's stockholders' meeting is finalized, approved by the Board, and fully disclosed within the Definitive Information Statement distributed to shareholders at least 21 days (and proactively targeted at 28 days) prior to the meeting.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p> <p>2026 Notice of Annual Stockholders Meeting</p> <p>2026 Minutes of the Annual Stockholders Meeting</p>

Reference	Question	Answer	Existing Practices
(P) A.3.2	Was the Chairman of the Board, and Chairmen of all Board Committees and the CEO absent from the most recent general meeting?	No	The Bank's Chairman, Chairmen of all Board Committees and President attended the most recent ASM. 2026 Minutes of the Annual Stockholders Meeting
(P) A.4 Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.			
<i>Did the company fail to disclose the existence of:</i>			
(P) A.4.1	Shareholders Agreement?	No	Metrobank has not failed to disclose any shareholder agreements. The Bank maintains full transparency regarding its corporate equity architecture, explicitly confirming that there are no secret, undisclosed, or unrecorded shareholder agreements, voting pools, or side pacts among the principal investors. Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Security Ownership)
(P) A.4.2	Voting Cap?	No	The Bank does not apply voting caps, arbitrary restrictions, or ceilings to its outstanding shares. Every shareholder is entitled to exercise their full voting power proportionally to their recorded stockholdings. Complete disclosure regarding voting mechanics, confirming that each common share carries exactly one (1) vote on all matters requiring stockholder consent. Votes are handled via automated registry run by the Stock Transfer Agent and validated by an independent party, SyCip Gorres Velayo & Co. Metrobank CGM updated as of 28 February 2025 (Voting Procedures) 2026 Minutes of the Annual Stockholders Meeting Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025

Reference	Question	Answer	Existing Practices
(P) A.4.3	Multiple Voting rights?	No	No such rights exist within the Bank's capital framework. The Bank strictly implements a transparent, linear equity structure that features no dual-class common shares, super-voting shares, or multi-weighted voting tiers.
(P) A.5 Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed.			
(P) A.5.1	Is a pyramid ownership structure and/ or cross holding structure apparent?	No	The Bank maintains a fully publicized Conglomerate Map/Organizational Structure. Metrobank Conglomerate (Domestic Subsidiaries, Affiliates, and Partners)
(P) A.6 Insider trading and abusive self-dealing should be prohibited			
(P) A.6.1	Has there been any conviction of insider trading involving directors/commissioners, management and employees in the past three years?	No	There have been no zero cases, investigations, or legal convictions of insider trading involving any of the Bank's directors, officers or employees over the past three (3) years. Metrobank CGM updated as of 28 February 2025 (Insider Trading Policy) Metrobank 2025 Annual and Sustainability Report (Insider Trading Policy)
(P) A.7 Protecting minority shareholders from abusive action			
(P) A.7.1	Has there been any cases of non-compliance with the laws, rules and regulations pertaining to material related party transactions in the past three years?	No	There have been zero reported cases, regulatory citations, or legal penalties against the Bank involving non-compliance with the rules and regulations pertaining to material related party transactions over the past three (3) years. Metrobank CGM updated as of 28 February 2025 (Related Party Transactions, Annex 17) Metrobank 2025 Annual and Sustainability Report (Related Party Transactions)

Reference	Question	Answer	Existing Practices
(P) A.7.2	Were there any RPTs that can be classified as financial assistance (i.e., not conducted at arm's length) to entities other than wholly-owned subsidiary companies?	No	<p>The Bank did not extend any financial assistance or execute any preferential, non-arm's length RPTs to any entity inside or outside the group over the previous fiscal periods.</p> <p>All transactions executed with related parties have been verified as fair, transparent, and conducted strictly on regular arm's length commercial terms.</p> <p>Metrobank CGM updated as of 28 February 2025 (Related Party Transactions, Annex 17)</p> <p>Metrobank 2025 Annual and Sustainability Report (Related Party Transactions)</p>
(P) B.1 The rights of stakeholders that are established by law or through mutual agreements are to be respected.			
(P) B.1.1	Have there been any violations of any laws pertaining to labour/employment/ consumer/insolvency/ commercial/competition or environmental issues?	No	<p>There are no records or evidence of any material violations or penalties levied against the Bank pertaining to labor, employment, consumer welfare, insolvency, commercial laws, antitrust/competition, or environmental regulations.</p> <p>The Bank strictly adheres to the DOLE mandates, ensuring equitable treatment, workspace safety, and transparent dispute resolution mechanism.</p> <p>Operations are mapped against the Financial Products and Services Consumer Protection Act and BSP circulars, insulating retail clients from unfair or predatory processing.</p> <p>In line with BSP's Sustainable Finance Framework, Metrobank runs an active ESRM system to screen commercial loan portfolios, ensuring the bank does not indirectly finance ecological or environmental infractions.</p>
(P) B.2 Where stakeholders participate in the corporate governance process, they should have access to relevant, sufficient and reliable information on a timely and regular basis.			
(P) B.2.1	Has the company faced any sanctions by regulators for failure to make announcements	No	There have been no cases, regulatory sanctions or fines levied against Metrobank by the SEC, the PSE or the BSP concerning non-compliance with laws and mandates governing material related party transactions.

Reference	Question	Answer	Existing Practices
	within the requisite time period for material events?		
(P) B.2.2	Is there any evidence that the company is engaging in greenwashing activities?	No	<p>The Bank has never faced administrative fines, SEC sanctions, or advertising reprimands regarding the validity of the environmental programs or green initiatives.</p> <p>The Bank systematically categorize its lending book into explicit risk tiers and maintains a clear, board-approved roadmap to rationalize its exposure to legacy, fossil-fuel heavy sectors over time.</p> <p>Metrobank 2025 Annual and Sustainability Report</p>
(P) C. Disclosure and transparency			
(P) C.1 Sanctions from regulator on financial reports			
(P) C.1.1	Did the company receive a "qualified opinion" in its external audit report?	No	<p>The Bank did not receive a qualified opinion on its external audit reports. The Bank's independent external auditor issued a completely clean, unmodified opinion on Metrobank's consolidated financial statements.</p> <p>SGV formally certified that the consolidated financial statements present fairly, in all material respects, the financial position of the Metrobank Group, its financial performance, and its cash flows in accordance with PFRS.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Independent Auditor's Note)</p>
(P) C.1.2	Did the company receive an "adverse opinion" in its external audit report?	No	<p>The Bank's financial reporting remains fully transparent, with its independent auditor rendering a completely clean, unmodified opinion across all reporting periods.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Independent Auditor's Note)</p>

Reference	Question	Answer	Existing Practices
			Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (I Auditor's Responsibilities) The Bank's Audit Committee is configured to prevent executive management from influencing or altering the external audit process. The committee is composed entirely of the non-executive board seats and chaired exclusively by an Independent Director.
(P) C.1.3	Did the company receive a "disclaimer opinion" in its external audit report?	No	Metrobank has never received a disclaimer of opinion in any of its external audit reports. The Bank's financial records are fully accessible, complete, and transparent, with its independent external auditor rendering a completely clean, unmodified opinion across all fiscal periods. Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Independent Auditor's Note)
(P) C.1.4	Has the company in the past year revised its financial statements for reasons other than changes in accounting policies?	No	Metrobank has not revised, restated or reissued its consolidated financial statements at any point in the past fiscal year due to material errors, computational oversights, or accounting irregularities. All published financial metrics remain absolute and definitive. PSE Edge
(P) D. Responsibilities of the Board			
(P) D.1 Compliance with listing rules, regulations and applicable laws.			
(P) D.1.1	Is there any evidence that the company has not complied with any listing rules and regulations over the past year?	No	There is no evidence or public record indicating that Metrobank has failed to comply with any listing rules, capital market regulations, or operational mandates enforced by the PSE, SEC and BSP over the past year.
(P) D.1.2	Have there been any instances where non-executive directors/ commissioners have resigned	No	There have been no instances where any non-executive or independent director of Metrobank resigned and raised governance -related concerns, ethical disputes, or internal control complaints.

Reference	Question	Answer	Existing Practices
	and raised any issues of governance-related concerns?		<p>Under the Bank's Corporate Governance Manual, the Corporate Secretary is required to promptly file an SEC Form 17-C for any board departure. This ensures that the exact reason for the transition is etched into the public records on PSE Edge, confirming that Metrobank's collaborative, risk-focused boardroom culture remains completely intact.</p> <p>Other Filings under SEC 17-C</p>
(P) D.2 Board structure.			
(P) D.2.1	<p>Does the Company have any independent directors/commissioners who have served for more than nine years or two terms of five years¹ each (whichever is higher) in the same capacity?</p> <p>¹ The five years term must be required by legislation which pre-existed before the introduction of the ASEAN Corporate Governance Scorecard in 2011.</p>	No	<p>The Bank strictly enforces the statutory and corporate governance mandates concerning the tenure of independent board members. No independent directors sitting on the Bank's Board has served for more than nine (9) cumulative year.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Profile)</p> <p>Metrobank CGM as of February 28, 2026 (Term Limit)</p> <p>Metrobank Board of Directors</p>
(P) D.2.2	Did the company fail to identify the description of all their directors as independent, non-executive, and executive?	No	<p>Description of directors are reflected in the Bank's Annual Report. No directors exceed the regulatory limit of five (5) directorship in publicly-listed companies.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Profile)</p>
(P) D.2.3	Does the company have any independent directors/ non-executive/ commissioners who	No	Metrobank Board of Directors

Reference	Question	Answer	Existing Practices
	serve on a total of more than five boards of publicly-listed companies?		
(P) D.3 External Audit			
(P) D.3.1	Is any of the directors or senior management a former employee or partner of the current external auditor (in the past 2 years)?	No	<p>None of the Metrobank's current directors, advisers, or senior executive management members were partners or employees of the Bank's current independent external auditor, Sycip Gorres Velayo & Co. (SGV & Co.) within the past two (2) fiscal years.</p> <p>Furthermore, the Audit Committee and the Nominations Committee execute a joint pre-screening review of all proposed corporate officers and board nominees prior to election. This compliance check ensures that all management appointments are insulated from any auditor-related conflicts of interest, preserving complete financial oversight objectivity.</p> <p>Metrobank CGM updated as of 28 February 2025 (Audit Committee)</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Directors and Executive Officers)</p>
(P) D.4 Board structure and composition			
(P) D.4.1	Has the chairman been the company CEO in the last three years?	No	<p>The roles of the Chairman of the Board and the President are completely separate and distinct at Metrobank. The Chairman, Mr. Arthur Ty, has not held the position of CEO or President, nor has he exercised any concurrent executive management functions, at any time during the last three (3) fiscal years.</p> <p>Metrobank 2025 Annual and Sustainability Report (Board Profile)</p>
(P) D.4.2	Do non-executive directors/commissioners receive options, performance shares or bonuses?	No	<p>Metrobank structures its director compensation package to prevent self-review threats and safeguard independent oversight. Non-Executive Directors receive only fixed remuneration components, which include standard per diems for attending Board and committee meetings, fixed transportation</p>

Reference	Question	Answer	Existing Practices
			<p>allowances, and designated meeting fees. This remuneration is based purely on their professional background, financial experience and committee responsibilities.</p> <p>Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025 (Compensation of Directors and Executive Officers)</p> <p>Metrobank 2025 Annual and Sustainability Report (Compensation Policy)</p>
Appendix			
<i>Do shareholders have the right to participate in:</i>			
A.2.1	Amendments to the company's constitution?		<p>The Bank treats all its shareholders fairly and equitably, and also recognizes, protects and facilitates the exercise of their rights. Shareholder's rights were presented in the following areas:</p> <ul style="list-style-type: none"> • Right to vote on all matters that require their consent or approval, including but not limited to the "approval of shareholders on sale of corporate assets; • Pre-emptive right to all stock issuances of the Bank; • Right to inspect books and record of the Bank; • Right to information; • Right to dividends; • Appraisal right; • Right to put items on the agenda for regular/special stockholders' meetings and • Right to call for a special stockholders meeting. <p>Metrobank CGM updated as of 28 February 2025 (Stockholders' Rights and Protection of Minority Stockholders Interests)</p>
A.2.2	The authorization of additional shares?		
A.2.3	The transfer of all or substantially all assets, which in effect results in the sale of the company?		
B.1.1	Does the company's ordinary or common shares have one vote for one share?	Yes	<p>Metrobank's ordinary common equity structure is entirely on a strict "one-share-one-vote" framework. The Bank does not issue or maintain any dual-class shares, super-voting structures or voting tiers that separate economic interest from voting control.</p>

Reference	Question	Answer	Existing Practices
			<p>In addition, during the ASM, all resolutions are executed via poll voting rather than an arbitrary show of hands. This poll mechanism ensures that each stockholder is weighted to reflect their exact shareholdings.</p> <p>Metrobank CGM updated as of 28 February 2025 (Voting Procedures) 2026 Minutes of the Annual Stockholders Meeting Metrobank SEC Form 20-IS for ASM 2026 covering Year 2025</p>
B.3.1	Does the company have policies and/or rules prohibiting directors/commissioners and employees to benefit from knowledge which is not generally available to the market?		<p>Metrobank CGM updated as of 28 February 2025 (Insider Trading Policy) Metrobank 2025 Annual and Sustainability Report (Insider Trading Policy)</p>
B.4.1	Does the company have a policy requiring directors /commissioners to disclose their interest in transactions and any other conflicts of interest?		<p>Metrobank CGM updated as of 28 February 2025 (Related Party Transactions, Annex 17) Metrobank 2025 Annual and Sustainability Report (Related Party Transactions)</p>
D.2.6	Attendance details of each director/commissioner in all directors/commissioners' meetings held during the year?		<p>Metrobank 2025 Annual and Sustainability Report (Board Attendance)</p>